

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	360 Degree Business Shield Policy - Sookshma Alternate																						
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0002V01202324	Footer in all pages																					
3	Structure	<table border="1"> <thead> <tr> <th>Section No.</th> <th>Section Name</th> <th>Structure</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Section I</td> <td rowspan="4">Fire & Allied Perils – Sookshma Alternate</td> <td>i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents - Reinstatement Value</td> </tr> <tr> <td>ii. For Stocks: <ul style="list-style-type: none"> a. For raw material Landed cost at Your Premises b. For stock in process - Input cost of the stock at the time of loss c. For finished stock - The manufacturing cost of the finished stock or the Contract Price of goods sold but not delivered </td> </tr> <tr> <td>iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like Contract Price of goods sold but not delivered</td> </tr> <tr> <td></td> </tr> <tr> <td>Section II</td> <td>Burglary</td> <td>Indemnity</td> </tr> <tr> <td>Section III</td> <td>Money</td> <td>Indemnity</td> </tr> <tr> <td>Section IV</td> <td>Employee Dishonesty</td> <td>Indemnity</td> </tr> <tr> <td>Section V</td> <td>Public Liability</td> <td>Indemnity</td> </tr> </tbody> </table>	Section No.	Section Name	Structure	Section I	Fire & Allied Perils – Sookshma Alternate	i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents - Reinstatement Value	ii. For Stocks: <ul style="list-style-type: none"> a. For raw material Landed cost at Your Premises b. For stock in process - Input cost of the stock at the time of loss c. For finished stock - The manufacturing cost of the finished stock or the Contract Price of goods sold but not delivered 	iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like Contract Price of goods sold but not delivered		Section II	Burglary	Indemnity	Section III	Money	Indemnity	Section IV	Employee Dishonesty	Indemnity	Section V	Public Liability	Indemnity	<p>Clause C, 2. Basis of Sum Insured</p> <p>As per Conditions clause mentioned in each section</p>
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5	Sum Insured	This Policy is issued covering your insured property relating to your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs.5 Crores (Rupees Five Crores only) at the policy Commencement date.	Sum Insured amount as per Policy Schedule																		

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Customer Information Sheet (CIS) of **360 Degree Business Shield Policy - Sookshma Alternate** UIN - IRDAN102RP0002V01202324

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Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p><u>In-built Covers under Section I:</u></p> <ol style="list-style-type: none"> 1. Additions, Alterations, Extensions - Maximum limit under this cover is 15% (excluding stocks) 2. Stocks at many locations on floater basis – Stocks located in more than one named location 3. Temporary Removal of Stocks – upto 10% of Stock Sum Insured 4. Cover for Specific Contents – <ol style="list-style-type: none"> a. Money – Up to Rs. 50,000 b. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind - Up to Rs. 50,000 c. Computer programs, information and data but only for the cost of the materials and clerical labour – Upto Rs.5 lacs d. Personal effects of employees', directors', visitors' of every description – Not exceeding Rs. 15,000 per person, for maximum 20 persons. 5. Start-up Expenses – Up to Rs.5 lac 6. Professional Fees – upto 5% of the claim amount 7. Cost for Removal of debris - Reasonable expenses for removal of debris upto 2 % of the claim amount. 8. Cost compelled by Municipal Regulations – Upto Sum Insured <p>Optional covers on payment of additional premium:</p> <ol style="list-style-type: none"> 1. Earthquake, volcanic eruption, or other convulsions of nature 2. Acts of Terrorism 	<p>Clause C. 4. In-built Covers</p> <p>Clause B ii) Optional Covers</p>
7	Add-on covers	Add-on covers are not applicable for this product	
8	Loss Participation	<p><u>Section-I</u></p> <ol style="list-style-type: none"> i. Excess of Rs.5000 for each claim. This means that we will deduct Rs.5000 (Rupees five thousand) for each and every loss suffered by the insured ii. Terrorism (where Terrorism cover is opted): The Excess will be as per the Clause attached to this policy. iii. Underinsurance: if Sum Insured of the insured property is less than 85% of the value of insurable Assets, You should bear a proportionate share of loss. <p><u>Other Sections</u></p> <ol style="list-style-type: none"> iv. Excess applicable for others excluding Section I: will be as per policy 	<p>Clause D, Exclusions, that is what We do not cover</p> <p>Clause F Underinsurance</p> <p>Policy Schedule</p>

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		Schedule. v. Underinsurance is applicable for Section II- Burglary, where the company will pay only the proportionate share of loss if the value of all property covered is greater than the Sum Insured under the policy.	General conditions Section II						
9	Exclusions	<p><u>Key Exclusions:</u> We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Ionizing radiations or radioactive contamination from any nuclear fuel or from any nuclear waste. 2. Nuclear weapons material. 3. War or warlike activities. 4. Any loss, damage or destruction, occurring before the commencement of the Policy Period. 5. Any criminal, intentional or willful acts of the insured. 6. E-risks. 7. Any act of Nuclear, Chemical, Biological Terrorism. <p><u>Section wise Key Exclusions: -</u></p> <table border="1"> <thead> <tr> <th>Section No.</th> <th>Section Name</th> <th>Key Exclusions</th> </tr> </thead> <tbody> <tr> <td>Section I</td> <td>Fire & Allied Perils – Sookshma Alternate</td> <td> <ul style="list-style-type: none"> ➤ Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. ➤ Any reduction in market value of any Insured Property after its repair or reinstatement. ➤ Costs, fees or expenses for preparing any claims. ➤ Premises unoccupied for more than 30 days </td> </tr> </tbody> </table>	Section No.	Section Name	Key Exclusions	Section I	Fire & Allied Perils – Sookshma Alternate	<ul style="list-style-type: none"> ➤ Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. ➤ Any reduction in market value of any Insured Property after its repair or reinstatement. ➤ Costs, fees or expenses for preparing any claims. ➤ Premises unoccupied for more than 30 days 	As mentioned in Exclusions clause under each Section
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		Section II	Burglary	➤ Loss of Money and/or Property abstracted from any safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.	
		Section III	Money	➤ The Insured or his employee is involved as principal or accessory except loss due to act of infidelity by the employee of the Insured while committed carrying cash and discovered within 48 hours of the occurrence. ➤ loss of money from the premises kept outside a locked safe/strong room/ steel Amirah/steel cupboard beyond Working hours	
		Section IV	Employee Dishonesty	The Company shall not be liable in respect of losses arising elsewhere than in India.	
		Section V	Public Liability	➤ Injury to any Employee or any claim arising under any Workmen's Compensation law. ➤ claims arising out of a breach of the duty owed in a professional capacity by the Insured.	
10	Special conditions and warranties (if any)	<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</p> <p>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.</p> <p>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.</p> <p>2. There will be automatic termination of policy in the event of</p>			As per Conditions clause mentioned in each section of the policy

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		<ul style="list-style-type: none"> a. Destruction of insured building b. Change of ownership of insured property c. Sale of insured property d. Exhaustion of Sum Insured e. Unfortunate death of the insured f. Policy not invalidated <p>3. The insured should allow insurer to inspect and investigate a claim following a loss/damage to the insured property.</p> <p>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.</p> <p>5. Renewal of this policy is not automatic. If you wish to renew the Policy, you must apply for renewal before the end of the policy period and pay the required premium amount.</p> <p>6. The Insured has to nominate a person as the beneficiary of the policy in the event of unfortunate demise of the insured.</p> <p>7. Refer to the policy schedule for other special conditions, clauses and warranties applicable under each section of the policy.</p>	
11	Admissibility of Claim	<p>The claim will be admissible as per the terms and conditions of the policy.</p> <p><u>Denial of Claim:</u> A claim under the policy can be denied due to any of the following circumstances:-</p> <ul style="list-style-type: none"> 1. 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. 2. The claim is not occurring within the policy period. 3. The affected location is not covered under the policy. 4. Losses not attributable to the listed insured events under the policy. 5. The claim falling under the exclusions of the policy. <p><u>Steps to prevent loss and damage</u></p> <ul style="list-style-type: none"> a. You must take all reasonable steps to prevent further loss or damage to the insured property b. Until We have inspected the Insured Property and Your Premises, 	As per Claims procedure clause mentioned in the policy wording

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		<p>and have given Our consent,</p> <p>i. You must not sell, give away or dispose of any damaged items of any property,</p> <p>ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and</p> <p>c. Immediate notice to Authorities (For Example, you must report to the concerned Authorities - Fire brigade / Police / district Administration in the event of loss or damage to your property)</p>	
12	Policy Servicing – Claim intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at 1860 258 0000 / 1860-425-0000 / or write to us at care@royalsundaram.in.</p> <p>Claim can be intimated by the insured to any of our offices or our customer care @ 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>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 ▪ Fire Brigade Report / FIR ▪ Meteorological Report in case of Act of God Perils, Books of Accounts ▪ Stock Register ▪ Copy of Asset Register ▪ Repair / Replacement Estimate, Repair / Reinstatement Bills, Proof of Reinstatement ▪ CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate ▪ 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>	G. conditions (IV) Claims procedure

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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 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> <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</p>	As per Grievances redressal mechanism under each section of the policy.

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		<p>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>	
14	Obligations of the Policy holder	<ol style="list-style-type: none"> 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. 2. Kindly ensure that <ol style="list-style-type: none"> a. Unauthorized persons do not occupy your premises b. Whenever you premise or any building in you premises is unoccupied, all security procedures on Your premises are in force 3. Inform us immediately if there is any: <ol style="list-style-type: none"> a. Change in nature of your Business or any processes b. If you let your premises or any part, or Your premises will no longer be solely occupied by you c. Change in the use of your premises d. If the Premises or any building remains unoccupied for more than 30 days 4. Allow inspection and investigation of claim by insurer 	Clause G Conditions I) Your Obligations

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.

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