

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	BURGLARY (BUSINESS PREMISES) INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0001V02200203	Footer in all pages
3	Structure	Indemnity basis	
4	Interests Insured	"Contents" as specified in the Schedule whilst contained in the Insured premises.	Details as per policy schedule
5	Sum Insured	<ul style="list-style-type: none"> ➤ The Sum Insured for this policy will be fixed on current market prices for stocks. ➤ For other items, it can be fixed on the basis of either Market Value or Reinstatement Value. 	Sum Insured Amount as per Policy schedule
6	Policy Coverage	<p><u>This policy covers:</u></p> <ul style="list-style-type: none"> ➤ Loss of or damage to Contents or any part of the Property thereof whilst contained in the Insured Premises caused by actual or attempted Burglary during the Policy Period; ➤ Burglary shall mean an actual theft or an attempt thereat <ul style="list-style-type: none"> a) accompanied by an actual forcible and violent entry into or exit from any Building at the Premises or b) following assault or violence to any person or threat thereof 	Page 1 of the policy wording
7	Add-on covers	Not applicable for this policy.	
8	Loss Participation	<p>Deductible as stated in the Policy Schedule</p> <p>In the event of under-insurance, condition of average will apply.</p> <p>Underinsurance: Unless otherwise stated the Sum Insured for each Item of this Policy will be subject separately to the following condition:</p> <p>If the total value of all Property covered under an item shall at the time of loss or damage be greater than the Sum Insured thereon the Company will pay only that proportion of the loss or damage which the Sum Insured bears to such value.</p>	<p>As per Policy Schedule</p> <p>General Conditions – 4. Average</p>
9	Exclusions	<p>The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> 1. <u>Valuables:</u> Loss or damage to gold, silver articles, jewelry, watches, precious stones, manuscripts, or similar high-value items, unless specifically insured. 	Exceptions

		<ol style="list-style-type: none"> 2. Money or securities unless specifically insured. 3. Internal Misconduct: Theft or damage caused by any person lawfully on the premises, such as employees or household members. 4. Natural Calamities and War-related Events: Loss or damage caused by natural disasters (e.g., earthquakes, floods, storms) or war-related activities. 5. Radioactive Contamination: Loss or damage due to ionizing radiation or contamination from nuclear materials. 6. Consequential Loss: Indirect losses such as loss of income or legal liabilities are not covered. 7. Loss or damage which is recoverable under Fire or Plate glass insurance policy or any other policy. 8. Loss of or damage due to Riot, Strike, Terrorism. 9. Loss of or damage to Computer system records. 	
10	<p>Special conditions and warranties (if any)</p>	<ol style="list-style-type: none"> 1. This Policy will cease to attach if the Premises shall have been left uninhabited by 7 consecutive days unless the consent of the Company to the continuance of insurance is obtained. 2. 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>In the event of cancellation, the company will</p> <ol style="list-style-type: none"> 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. 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. 3. Multiple policies involving Bank or other lending or financing entity <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> 4. Items which form part of a set or pair <p>Where any items insured hereunder consists of articles in pair or set, the Company's liability in respect thereof 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 and not more than proportionate part of the insured value of the pair or set.</p> 	<p>Exceptions</p> <p>General Conditions</p>

<p>11</p>	<p>Admissibility of Claim</p>	<p><u>Admissibility of Claim:</u></p> <p>The claim will be admissible as per the terms and conditions of the policy.</p> <p><u>Denial of Claim:</u></p> <p>A claim under the policy can be denied due to any of the following circumstances: -</p> <ul style="list-style-type: none"> • 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. • Losses fall under the policy exclusion. <p>IMPORTANT: Security Measures - Insured’s Duties</p> <p>a) The Insured shall take all reasonable precautions to prevent loss and damage.</p> <p>b) All locks, bolts, intruder alarm systems and other protective devices shall be in full operation during any time the Premises are left unattended or closed for business.</p> <p>c) All keys (including those relating to any part of the intruder alarm system) shall be</p> <ul style="list-style-type: none"> i) removed from the Premises or ii) placed within a locked safe or strong room in any Building provided the keys to such safe or strong room are removed from the Premises during any time the Premises are left unattended or closed for business. <p>d) All notes of combination lock letters and numbers for safes and strongrooms must be removed from the Premises at all times that the Premises are left unattended or closed for business.</p>	<p>General Conditions</p>
<p>12</p>	<p>Policy Servicing – Claim intimation and Processing</p>	<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 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>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 ▪ FIR/Final Report ▪ Proof in support of Cause of Loss/Operation of Insured peril ▪ Books of Accounts ▪ Stock Register ▪ Repair / Reinstatement Bills ▪ Proof of Reinstatement ▪ CKYC documents PAN, ROC certificate, Aadhaar, GST Registration Certificate 	

		<ul style="list-style-type: none"> Any other document: There may be specific requirements depending upon the merits of each case. <p>Turn Around Time 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>	
<p>13</p>	<p>Grievance Redressal and Policyholders Protection</p>	<p>1. In case of any grievance You may contact the company through</p> <p>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</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> <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. Consumer Affairs Department of IRDAI</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 India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell,</p>	<p>General Conditions – Grievance Redressal Procedure</p>

		<p>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.ciains.co.in/ombudsman or on company website www.royalsundaram.in.</p>	
<p>14</p>	<p>Obligations of the Policy holder</p>	<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. Duties Following an Accident</p> <p>On the discovery of any event which may give rise to a claim under this Policy the Insured shall</p> <p>a) forthwith give written notice to the Company stating all particulars then known to the Insured.</p> <p>b) notify the Police immediately.</p> <p>c) take all practical steps to help in identifying the guilty person and recovering the property lost.</p> <p>d) within 14 days after the event or within such further period as the Company may agree, supply at the request of and free of expense to the Company all such proofs, information and other evidence with respect to the claim as the Company may reasonably require including</p> <ul style="list-style-type: none"> - full information in writing about the claim, - details of all other insurances relating to the claim, - all business invoices, accounts and other documents in support of the claim. 	<p>General Conditions</p>

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.