



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	Fidelity Guarantee Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0005V01100001	Footer in all pages
3	Structure	Indemnity basis	
4	Interests Insured	This policy covers the monetary loss of insured due to any act of fraud or dishonesty committed by any Employee of the insured The term "Employee" wherever appearing in this policy means any person (other than a person whose employment is of a casual nature or who is employed otherwise than for the purposes of the Insured's business) who has entered into a contract of employment with the Insured whether such contract of employment is express or implied, oral or in writing.	Details of employees as per policy schedule
5	Sum Insured	The liability of the Company shall not exceed (a) in respect of any Employee the Amount Guaranteed stated against his name or against the relevant Category of Employee in the Schedule (b) in respect of all claims under this policy, the Aggregate Limit of Guarantee	Sum Insured Amount as per Policy schedule
6	Policy Coverage	The Company agrees to indemnify the insured against a direct pecuniary loss sustained by reason of any act of fraud/dishonesty committed by any Employee <ul style="list-style-type: none"> ▪ During the period of insurance and ▪ During uninterrupted service with the Insured and discovered during the continuance of this policy or within twelve calendar months of the expiration thereof and ▪ In the case of death, dismissal or retirement of the Employee within twelve calendar months of such death, dismissal or retirement whichever of these events shall first happen. 	1 st page of the policy wording
7	Add-on covers	Not applicable for this policy.	
8	Loss Participation	As stated in the Policy Schedule	As per Policy Schedule
9	Exclusions	The Company shall not be liable in respect of losses arising elsewhere than in India.	Exceptions
10	Special conditions and	1. If this policy shall be continued in force for more than one Period of Insurance or if any liability shall exist on the part of the Company under	

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	warranties (if any)	<p>this Policy and also under any other policy in respect of fraud or dishonesty of the Employee, the liability of the Company hereunder shall not be accumulated or increased thereby but the aggregate liability of the Company arising from any number of acts of fraud or dishonesty committed by such Employee shall not exceed the Amount Guaranteed hereunder nor the limit of the insurer's liability under any other such policy as aforesaid whichever is the greater.</p> <p>2. The Company shall not be liable to pay more than one claim in respect of the action of any one employee.</p> <p>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.</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>4. Multiple policies involving Bank or other lending or financing entity</p> <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>	<p>First Page of the Wording</p> <p>Conditions</p>
11	Admissibility of Claim	<p><u>Admissibility of Claim:</u></p> <ul style="list-style-type: none"> ▪ The claim will be admissible as per the terms and conditions of the policy. <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><u>Insured's Duties</u></p> <p>The Insured shall if and when required by the Company but at the expense of the Company, use all diligence in prosecuting any Employee for conviction for any act which such Employee shall have committed and in consequence of which a claim may be made under this Policy.</p> <p>The Insured shall at the Company's expense give all information and</p>	<p>As per policy wording</p> <p>Conditions</p>

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		assistance to enable the Company to sue for and obtain reimbursement from any such Employee by reason of whose acts or defaults a claim has been made, or against the estate of such Employee, for money which the Company shall have become liable to pay in respect thereof.	
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><u>Notification and Procedure</u></p> <p>On the discovery of any act or default or any circumstances which may give rise to a claim, the Insured shall:</p> <p>(a) forthwith give written notice to the issuing office of the Company;</p> <p>(b) immediately take all steps to prevent further loss;</p> <p>(c) supply at the request of and free of expense to the Company all such proof, information and other evidence (verified by statutory declaration if so required) relating to the claim as the Company may require.</p> <p>The company will assign a surveyor to assess the loss.</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 ▪ 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>	Conditions



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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</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. 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, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-</p>	Conditions – Grievance Redressal Procedure



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		500032. c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details. 3. <u>Insurance Ombudsman</u> 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 .	
14	Obligations of the Policy holder	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. For the purpose of identifying the Employee in all cases of change of residence or occupation or change of name whether by marriage or otherwise, due notice thereof in writing shall be given by the Insured to the Company.	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.