

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	Money Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0010V01100001	Footer in all pages
3	Structure	Indemnity basis	
4	Interests Insured	<p>This Policy is intended to protect offices / industrial manufacturing / business establishments against loss of money whilst in transit and in Storage.</p> <p>Money means cash, bank notes, currency notes, treasury notes/bills, uncrossed cheques other than pre-signed blank cheques, travellers cheques, bills of exchange, trading stamps, current postage stamps and stamps of any other kind used in normal commercial activities, crossed cheques other than pre-signed blank cheques, crossed cheques and drafts, crossed postal and money orders and crossed bankers' drafts belonging to the Insured. Unless specifically agreed and mentioned in the schedule the coverage is extended only to Indian currency.</p>	Details as per policy schedule
5	Sum Insured	<ul style="list-style-type: none"> ➤ Sum insured should represent estimated total annual amount of the money in transit. ➤ Separate sum insured also needs to be given for the maximum amount of money held in safe and in counter. ➤ Single carrying limit, which is the company's limit of liability for any one loss for money in transit, is also required to be specified in the policy 	Sum Insured Amount as per Policy schedule
6	Policy Coverage	<p>The Company will indemnify the Insured against loss of</p> <ol style="list-style-type: none"> a) Money in Transit by, hold-up, theft or any other fortuitous cause b) Money by Burglary or Hold-up whilst the Money is retained at insured Premises in a locked safe(s) or a strong room or a steel Amirah/steel cup board c) Money kept in till or counter in the Premises during Working hours due to Burglary or Hold-up d) due to damage caused by thieves to any safe or strong room belonging to the Insured at the Premises during the course of Burglary or Hold-up. <p>Such claim shall be restricted to actual amount or 5% of sum insured for cash in safe whichever is less happening during any Period of Insurance within the Geographical Limits but so far as each item is concerned not exceeding the Limit of Liability any one loss as stated in the Schedule.</p>	Insurance

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7	Add-on covers	Not applicable for this policy.	
8	Loss Participation	As stated in the Policy Schedule	As per Policy Schedule
9	Exclusions	<p>The Company will not be liable in respect of loss of money</p> <ol style="list-style-type: none"> 1. where the Insured or his employee is involved as principal or accessory except loss <ol style="list-style-type: none"> a) due to act of infidelity by the employee of the Insured while committed carrying cash and b) discovered within 48 hours of the occurrence. 2. entrusted to any person other than the Insured or its employee 3. from the premises kept outside a locked safe/strongroom/ steel Amirah/steel cupboard beyond Working hours 4. caused due to the use of counterfeit Money. 5. or shortage due to clerical or accounting errors or omissions or due to depreciation in value. 6. from machines operated by coins tokens or currency notes. 7. from any unattended vehicle 8. in the custody or control of a professional carrier. 9. from any room left unattended and unlocked during Working Hours unless contained in a locked safe cupboard or desk of which the key has been removed from such room. 10. Caused by destruction or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. 11. from safe or strong room following the use of the key to the safe /strong room/steel cupboard/steel almirah or any duplicate thereof belonging to the Insured unless this has been obtained from the Insured or employee of the Insured by threat or by violence. 12. Caused by destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. 13. destruction or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 14. or damage arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion. 15. arising out of consequential loss or legal liability of any kind. 16. contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were 	Exceptions

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		unnecessarily increased. 17. Due to terrorism 18. arising out of (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of electronic data, or (ii) error in creating, amending, entering, deleting or using electronic data, or (iii) total or partial inability or failure to receive, send, access or use electronic data for any time or at all	
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. 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>	General Conditions
11	Admissibility of Claim	<p>Admissibility of Claim:</p> <ul style="list-style-type: none"> ▪ The claim will be admissible as per the terms and conditions of the policy. <p>Denial of Claim:</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>As per policy wording</p> <p>General Conditions</p>

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		<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> <p>i) removed from the Premises or</p> <p>ii) placed within a locked safe or strongroom in any building provided the keys to such safe or strongroom are removed from the Premises during any time the Premises are left unattended or closed for business.</p> <p>d) All notes of combination lock letters and numbers for safes and strongrooms containing Money must be removed from the Premises at all times that the Premises are left unattended or closed for business.</p> <p>e) The Insured shall maintain in force during the currency of this Policy a maintenance contract in respect of every intruder alarm system installed at the Premises. Such contract shall be effected with the supplier of the system or a contractor which is fully approved by the supplier of the system.</p> <p>f) The Insured shall immediately notify the Company if written notice is received from the relevant Police force that response to alarm signals from the Premises may be withdrawn.</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><u>Notification and Procedure</u></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 30 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 receipts and other documents in support of the claim <ul style="list-style-type: none"> • The company will assign a surveyor to assess the damaged site for the loss evaluation. 	Claims Conditions

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		<ul style="list-style-type: none"> The Company shall be entitled in the Company's own or the Insured's name to take steps for the recovery of any Money lost or for securing reimbursement in respect of any loss or damage and the Insured shall give the Company all information and assistance in so doing. <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: 15 working days from the date of receipt of survey report or last document / clarification from the Insured / Surveyor whichever is later.</p>	
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>	Conditions – Grievance Redressal Procedure

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		<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, 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	<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. Maintenance of books & keys The Insured shall maintain proper accounts on day to day basis and also keep a daily record of the amount of cash contained in the safe / strong room/steel almirah/steel cupboard and such record shall be deposited in a secure place other than</p>	Conditions

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		the said safe/strong room/steel almirah/steel cup board, and produced as documentary evidence in support of a claim under this Section of this Policy. The keys of the safe/strong room/steel almirah/steel cup board shall not be left on the Premises out of Working hours unless the Premises are occupied by the Insured or any authorized employee in which case such keys if left on the Premises shall be deposited in a secure place not in the vicinity of the safe/strong room/steel almirah/steel cup board.	

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.