



Royal Sundaram

Royal Sundaram Alliance Insurance Company Limited
Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR)
Karakakkam, Chennai - 600097. Regd office : 21, Patullos Road, Chennai - 600 002.

SURAKSHA PERSONAL ACCIDENT INSURANCE

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Suraksha Personal Accident Insurance	
2	What am I Covered for	<p>This Insurance is a worldwide Personal Accident Cover that is specially designed to cover the following happening within 12 months from the date of accident (caused by external, violent and visible means):</p> <ul style="list-style-type: none"> • Death: In unfortunate event of fatal accident the Sum stated in the Schedule / Certificate of Insurance will be paid to the nominee of Insured Person. • Permanent Total Disablement: In unfortunate event of an accident resulting in Permanent Total Disablement the Insured Person will be paid the Sum stated in the Schedule / Certificate. • Permanent Partial Disablement: In unfortunate event of an accident resulting in Permanent Partial Disablement the Insured Person will be paid the Sum stated in the Schedule / Certificate. • Monthly Income Benefit: Fixed lump sum stated in the Schedule / Certificate of Insurance as compensation is payable every month, up to a period of 12 months, for accident resulting in Permanent Total Disablement. • Medical Expenses due to Accident hospitalization: Fixed Amount as stated in the Schedule / Certificate of Insurance is payable towards medical Expenses for hospitalization for a minimum period of 24 hours, due to accident resulting in Death / Disablement. • Educational Grant: In the event of death of the insured person, Educational grant as stated in the Policy condition shall be payable. • Transportation of Mortal Remains: A lump sum of Rs.5000/- is payable for carriage of Insured person's dead body to the place of his/her residence. 	<p>Part III, Section 1</p> <p>Part III, Section 2</p> <p>Part III, Section 3</p> <p>Part III, Section 4</p> <p>Part III, Section 5</p>
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> • Intentional Self injury / Suicide. • Whilst under the influence of intoxicating liquor & drugs. • Persons whilst engaged in hazardous sports / activities / occupations. • Venereal Diseases, Aids or Insanity. • War & allied perils and any act of Terrorism. • Pregnancy or Child birth. • Pre-existing Diseases. • Insured committing any breach of law with criminal intent. 	Part IV
		*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing	
4	Waiting Period	7 days for Medical Expenses due to Accident Hospitalization	Part III, Section 3
5	Payout Basis	Fixed amount on the occurrence of a covered event.	Part III
6	Cost Sharing	Not Applicable	Not Applicable
7	Renewal Conditions	<ul style="list-style-type: none"> • Life long renewal provided premium is paid on / before the expiry date of the policy or grace period of 30 days. • The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable Alternate product will be made available at the time of Withdrawal. • At renewal, the coverages, terms & conditions and premium may change, in which case a three months notice shall be sent to the Proposer/Insured. 	Part VI
8	Renewal Benefits	Not Applicable	Not Applicable
9	Cancellation	<ul style="list-style-type: none"> • The Company may at any time, cancel the policy on grounds of misrepresentation, fraud, non disclosure of material facts, relating to this insurance of the Insured or non-cooperation by the Insured. • The Proposer/Insured may at any time cancel this policy and in such event, the Company shall allow refund of premium less premium at Company's short period rate, provided no claim has been made / paid under the policy. 	Part VI
10	Claim Form Availability	The standard claim form (Part A and Part B) is available in our website for ready reference. The same may be also obtained from any of our offices on request.	
(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.			

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IRDA Registration No.102