



## Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR)  
Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002.

# HOME CONTENTS INSURANCE

## IMPORTANT NOTES ABOUT THIS INSURANCE

This is your Home Contents Insurance Policy. Please read and check the details of this Policy and see that it meets your requirements.

Please inform us immediately of any change in your address, occupation, or of any other changes affecting the subject matter of insurance.

## THE INSURANCE CONTRACT

- This Policy is an evidence of the contract between You and Royal Sundaram Alliance Insurance Company Limited.
- The Proposal or any information supplied by you shall be incorporated in and be the basis of this contract.
- The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any one of them shall bear such meaning wherever it appears.
- Provided You pay the premium and We agree to accept it, We will provide the insurance described in the Policy.
- The terms, conditions and exclusions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. Failure to comply may result in a claim being denied.

## Company/We/Our/Insurer/Us

Royal Sundaram General Insurance Co. Limited (Formerly known as Royal Sundaram Alliance Insurance Company Limited)

## Endorsement

Written evidence of an agreed change to your policy.

## Electrical and Mechanical breakdown

The actual failure, breaking, distortion or burning out of any plant/equipment/appliances or machinery or any part or component thereof whilst in use or connected ready for use causing its sudden stoppage and necessitating its immediate repair or replacement before it can resume normal work and arising out of

- Mechanical or electrical defects/failures in the plant/equipment/appliances machinery or component.
- Failure or fluctuation of electric supply.
- Damage caused by the error or omission of the operator(s) during the normal operation of the plant/ equipment/appliances or machinery or component.

## Fire and Allied Perils

- Fire, Lightning, Explosion / Implosion.
- Aircraft or articles dropped there from or Missile Testing operations.
- Riot, Strike, Malicious Damage and Terrorism damage.
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.
- Impact damage - Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by the Insured or any occupier of the premises or their employees while acting in the course of their employment.
- Earthquake (Fire and Shock).
- Subsidence and Landslide (including Rockslide).
- Bursting and/or over flowing of water tanks, apparatus and pipes.
- Leakage from automatic sprinkler installation.
- Bush Fire.

## Household Contents

Household Contents would mean Clothing, Linen, Furniture and Fixture, Curtains, Utensils, Crockery and Carpets kept in the Insured Premises.

## Household Appliances

Household Appliances would mean and include Television, Refrigerator, Washing Machine, Microwave Oven, Music System including, VCR/VCP, VCD/DVD Player, excluding Walkman, IPOD, MP3 Player.

## Electronic Appliances

Electronic Appliances would mean and include Personal Computer, Air conditioner or Air Cooler only.

## Insured/You/Your/Insured Person

The Person named as Insured in the policy schedule

## Insured Premises

Any building other than kutchra construction used for permanent occupation by the Insured Person as a place of living or residence for himself and his family members and as stated in the Schedule.

## Kutchra Construction

Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/ plastic cloth/asphalt cloth/canvas/tarpaulin and the like.

## Period of Insurance

Period of Insurance means the period shown in the Schedule, for which You have paid and We have received and accepted Your premium.

## Terrorism

Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption or commission of an act dangerous to human life or property against any individual property or government with the stated or unstated objective of pursuing economic ethnic nationalistic political racial or religious interests whether such interests are declared or not. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrators and victims shall not be considered Terrorists Acts. Terrorism also shall include any act, which is verified or recognized by the relevant Government as an act of Terrorism.

## Section I - HOUSE HOLD CONTENTS

### Benefits

The Company will indemnify You in respect of loss of or damage to or destruction of the Household Contents whilst contained in the Insured premises as stated in the Policy Schedule, caused by or arising out of

- Fire and allied perils.
- Burglary and Housebreaking including Larceny and Theft.

### SPECIFIC CONDITIONS

- The maximum liability of the Company in respect of Replacement or Repair of any one item following a loss or damage shall be the Maximum Replacement Limit stated in the relevant section of the Policy Schedule.
- Replacement is applicable to all Household Contents.
- Repair is applicable to Furniture and Fixtures only.
- However the maximum liability of the Company during

the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.

- The Sum Insured under this section would automatically get reduced by the amount of claim paid, subsequent to the claim.

#### EXCLUSIONS

The Company shall not be liable in respect of:

- First Rs.500/- for each and every claim.
- Loss or damage by Burglary and Housebreaking including Larceny and Theft where any member of Your family is involved as a principal or an accomplice.
- Loss, destruction or damage to items kept in refrigeration unit caused by change of temperature.
- Cost of transport to the repair shop and back to the Insured Premises of any insured item arising out of any damage to such item.

In any action suit or other proceedings where the Company alleges that by reason of the above provision any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured Person.

#### Section II - HOUSE HOLD APPLIANCES

##### Benefits

The Company will indemnify You in respect of loss of or damage to or destruction of the Household Appliances whilst contained in the Insured premises as stated in the Policy Schedule, caused by or arising out of

- Fire and allied perils.
- Burglary and Housebreaking including Larceny and Theft.
- Electrical / Mechanical breakdown.

#### SPECIFIC CONDITIONS

- The maximum liability of the Company in respect of Replacement or Repair of any one item following a loss or damage, shall be the Maximum Replacement Limit stated in the relevant section of the Policy Schedule.
- However the maximum liability of the Company during the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.
- The Sum Insured under this section would automatically get reduced by the amount of claim paid, subsequent to the claim
- Claims per item will be paid subject to depreciation of 5% per year subject to a maximum of 50%.

#### EXCLUSIONS

The Company shall not be liable in respect of:

- First Rs.500/- for each and every claim.
- Items of age more than 10 years old are excluded in respect of the loss, destruction or damage due to Electrical and Mechanical breakdown.
- Loss or damage by Burglary and Housebreaking including Larceny and Theft where any member of Your family is involved as a principal or an accomplice.
- Cost of transport to the repair shop and back to the insured premises of any insured item arising out of any damage to such item.
- Loss or damage due to defects in design, material or workmanship or otherwise for which the manufacturer or supplier of the insured items is responsible either by law or under contract or any amount recoverable under the terms of maintenance agreement.
- Loss or damage caused by or arising out of or traceable to erection, repairing or dismantling of the insured apparatus.
- Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable damage.
- Loss of external antenna or fittings by theft unless the television set itself is stolen at the same time.

In any action suit or other proceedings where the Company alleges that by reason of the above provision any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured Person.

#### Section III - JEWELLERY

##### Benefits

The Company will indemnify you in respect of loss or damage to Jewellery whilst contained in the Insured premises as stated in the policy schedule, caused by or arising out of

- Fire and allied perils.
- Burglary and Housebreaking including Larceny and Theft.

The Company will also indemnify in respect of loss of Jewellery caused by or arising out of Snatching whilst worn by the Insured person, whether or not in the Insured Premises.

##### Specific Conditions

- Where any Jewellery item lost consists of articles in pair or set, the Company's liability shall be restricted to the extent of that particular item lost without reference to any special value which that item may have as part of such pair or set.
- The maximum liability of the Company in respect of Replacement/Repair per any one Jewellery item following a loss shall be the market value of the Jewellery at the time of loss and not more than the Maximum Limit stated in the relevant section of the Schedule.
- However the maximum liability of the Company during the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.
- The Sum Insured under this section would automatically get reduced by the amount of claim paid, subsequent to the claim.
- The cover granted under this insurance is valid in India only.

##### Exclusions

The Company shall not be liable in respect of:

- Rs.500/- for each and every claim.
- Loss or damage by Burglary and Housebreaking including Larceny and Theft where any member of Your family is involved as a principal or an accomplice.
- Damage to Jewellery by whatsoever means.
- Loss caused by moth, mildew, vermin or any process of cleaning, dyeing or restoring to which the Jewellery item is subjected.
- Loss of bullion, unset/loose precious stones/ gems not forming part of Jewellery.
- Loss of Jewellery whilst being conveyed by any carrier under contract of affreightment.
- Loss of Jewellery whilst being carried as an accompanied baggage.

In any action suit or other proceedings where the Company alleges that by reason of the above provision any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured Person.

#### Section IV - ELECTRONIC APPLIANCES

##### Benefits

The Company will indemnify You in respect of loss of or damage to or destruction of your electronic appliances whilst contained in the Insured premises as stated in the Schedule, caused by or arising out of:

- Fire and allied perils.
- Burglary and Housebreaking including Larceny and Theft.
- Electrical / Mechanical breakdown.

##### Specific Conditions

- The maximum liability of the Company in respect of Replacement or Repair of any one item following a loss or damage, shall be the Maximum Replacement Limit stated in the relevant section of the Schedule.

- However the maximum liability of the Company during the Period of Insurance shall be the Sum Insured specified in the Schedule in respect of this section.
- The Sum Insured under this section would automatically get reduced by the amount of claim paid, subsequent to the claim.
- Claims per item will be paid subject to a depreciation of 5% per year on the repair/replacement value subject to a maximum of 50%.

#### Exclusions

The Company shall not be liable in respect of:

- First Rs.1000/- for each and every claim.
- Items of age more than 10 years old in respect of loss, destruction or damage due to Electrical and Mechanical breakdown.
- Loss or damage by Burglary and Housebreaking including Larceny and Theft where any member of Your family is involved as a principal or an accomplice.
- Cost of transport to the repair shop and back to the insured premises of any insured item arising out of any damage to such item.
- Loss or damage due to defects in design, material or workmanship or otherwise for which the manufacturer or supplier of the insured items is responsible either by law or under contract or any amount recoverable under the terms of maintenance agreement.
- Loss or damage caused by or arising out of or traceable to erection, repairing or dismantling of the insured apparatus.
- Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable damage.
- Loss or damage to palm tops and lap tops, printers

In any action suit or other proceedings where the Company alleges that by reason of the above provision any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured Person.

#### GENERAL EXCLUSIONS:

The Company shall not be liable in respect of:

- 5% of each and every claim, resulting from Earthquake (Fire and Shock) or other convulsions of nature, subject to a minimum of Rs.10,000/-.
- Excess for Terrorism coverage as stated in policy schedule.
- Loss of or Damage due to Riot, Strike, Malicious Damage or Terrorism caused by total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of any Malicious and Terrorist act.
- Loss or damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of Terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Insured.
- Radioactive contamination.
- Any expenses, consequential loss, legal liability or any loss or damage to items directly caused by or contributed to by ionizing

radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- War risks.
- loss, destruction, damage, liability or expenses whether directly or indirectly occasioned by or happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection or military or usurped power, civil commotion, loot, pillage, seizure, capture, arrests, restraints & detainment.
- Loss, destruction or damage caused to the insured property by pollution or contamination excluding.
  - Pollution or contamination which itself results from a peril hereby insured against.
  - Any peril hereby insured against which itself results from pollution or contamination.
- Loss or damage to items of consumable or brittle nature.
- Sonic Bangs
- Loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Loss or damage to contents by wear and tear, depreciation, insects, vermin, moth, fungus, corrosion, rust, atmospheric or climatic conditions, ingress of water, gradually operating cause, process or cleaning, dyeing, repair, alteration or restoration.
- Loss, damage or destruction caused by its own fermentation, natural heating or spontaneous combustion or whilst undergoing any heating or drying process.
- Loss or damage due to faults or defects existing at the time of commencement of this insurance.
- Loss or damage caused by or arising out of wilful act of the Insured person or any person acting on his/her behalf.
- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- Loss, destruction or damage caused by Forest Fire.
- Loss, destruction or damage caused to the property insured by burning by order of any Public Authority.
- Loss or damage due to Cracking, Scratching and Accidental breakage.
- Loss or damage due to subsidence and landslide including rockslide due to normal cracking, settlement or bedding down of new structures, settlement or movement of made up ground, coastal or river erosion, defective design or workmanship or use of defective materials, demolition constructions structural alterations or repair of any property or groundwork or excavations.
- Leakage from Automatic Sprinkler Installations due to Repairs or alterations to the buildings or premises, Repairs, Removal or Extension of the Sprinkler Installation, Defects in construction known to the Insured.
- Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- Loss or damage caused by or arising out of accidental external means other than due to those perils covered.

#### GENERAL CONDITIONS

##### Notice

Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected. Initial notification can be made by telephone.

**Mis-description**

This Policy shall be void and all premium paid hereon shall be forfeited to the company in the event of mis-representation, mis-description or non-disclosure of any material particulars by the Insured person.

**Reasonable Care**

You must take all reasonable steps to prevent loss of or damage to property, which is insured under this contract, and to maintain such property in sound condition.

**Geographical Area**

The cover granted under this insurance is valid in India only and to the address specified in the schedule of the policy and subsequently change if any by way or an endorsement.

**Governing Law**

This Policy shall be governed and interpreted in accordance with Indian Law. The Indian Courts shall have exclusive jurisdiction.

**Onus of Proof**

In any action suit or other proceedings where the Company alleges that by reason of the above provision any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured person.

**Claims Procedure**

In the event of an incident that may give rise to a claim under this Policy, You must notify the Company immediately and shall within 14 days thereafter furnish to the Company detailed particulars of the amount of the loss or damage together with such explanation and evidence to substantiate the claim, having regard to their value at the time of loss or damage not including profit of any kind, as the Company may reasonably require.

- Lodge a complaint with the Police forthwith in the event of Burglary, theft and larceny and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.
- The Insured person shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

The documents required to substantiate a claim are as given below.

- Duly completed Claim form.
- First Information Report for Burglary, theft and larceny, loss of Jewellery.
- Fire Brigade Report (In case of Loss, Destruction or Damage by Fire).
- Meteorological report (in case of Loss, Destruction or Damage by Flood, Storm, Cyclone).
- Estimate for Repairs/ Replacement.
- Invoice/Bills/ Receipts.
- Non-traceable Certificate (in case of Burglary or Theft).
- Any other documents as required by the Insurer, which depend on the nature of the claim preferred.
- Wherever necessary, the Company will appoint Surveyors/ Investigators. The Company shall be entitled on behalf of You to have absolute conduct and control of all or any proceedings it may consider necessary for the purpose of tracing and recovering the property lost, or of securing reimbursement in respect of the items lost and You shall at the Company's expense

furnish all such assistance as may reasonably be required by the Company in connection with such proceedings.

**Currency**

Any claim payable under this Policy will be in Indian Rupees.

**Cancellation of the Policy**

The Company may at any time, by giving 14 days notice in writing, terminate this Policy, provided that the company shall in that case return to the Proposer, premium less a pro-rata part thereof for the portion of the current insurance period, which shall have expired. Such notice shall be deemed sufficiently given, if posted by Registered post and addressed to the Proposer at the address mentioned in the Policy.

The Proposer may also cancel the Policy at any time, by giving a notice in writing. Provided, no claim has arisen under the within mentioned Policy prior to the receipt of such notice by the Company, the Proposer would be entitled to a return of premium less premium at Company's Short period scales as mentioned below for the period, the Policy had been in force.

**Short period scales:**

For a period not exceeding	15 days	10% of the Annual Premium
Do -	1 month	15% of the Annual Premium
Do -	2 months	30% of the Annual Premium
Do -	3 months	40% of the Annual Premium
Do -	4 months	50% of the Annual Premium
Do -	5 months	60% of the Annual Premium
Do -	6 months	70% of the Annual Premium
Do -	7 months	75% of the Annual Premium
Do -	8 months	80% of the Annual Premium
Do -	9 months	85% of the Annual Premium
For a period exceeding	9 months	Full Annual Premium

**Fraud**

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his behalf to obtain any benefit under this Policy, all benefits under this Policy will be forfeited and the Company may choose to void the Policy and reclaim all benefits paid in respect of such Insured Person.

**Indemnity**

The Company may at its option reinstate, replace or repair the property, lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in doing so but the company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such item as it was at the time of occurrence of such loss or damage, subject to the limits specified in the Schedule. If the Company so elect to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or cause to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

**Limit of Company's Liability**

The maximum liability of the Company shall be the Sum Insured specified in the Schedule in respect of each of the Section, during the Period of Insurance. The Sum Insured under each section would

however automatically get reduced by the amount of claim paid, subsequent to the claim.

#### **Rights and responsibilities**

- The insured must not admit, reject or negotiate or any claim without our written consent.
- We may take over and conduct in the name of the Insured with complete and exclusive control, the defence or settlement of any claim.
- We may also start legal action in the name of the Insured (but at our expense and or our own benefit).
- To recover from others, compensation in respect of anything covered by this Policy, the insured must give us all the help and information we may need to settle or defend any claim or to start legal proceeding.
- On the happening of loss or damage to any of the property insured by this Policy, the Company may.
  - Enter and take and keep possession of the building or premises where the loss or damage has happened.
  - take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
  - keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same, sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

#### **Contribution**

If at the time of a claim under this Policy, there is any other insurance covering the same loss, We shall not be liable to pay more than Our rateable proportion of the loss / expenses.

#### **Subrogation**

The Insured person under this Policy shall at the expense of the Company do and concur in doing, permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies for obtaining relief or indemnity from other parties to which the Company shall or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured person's indemnification by the Company.

#### **Arbitration**

If any dispute or difference shall arise as to the quantum to be paid under this Policy, (liability being otherwise admitted) such

difference shall independently of all other questions be referred to the decision of a sole Arbitrator, to be appointed in writing by the parties to or if they cannot agree upon a single Arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators, comprising of two Arbitrators, one to be appointed by each of the parties to the dispute/difference and the third Arbitrator to be appointed by such two Arbitrators and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/ Arbitrators of the amount of the loss or damage shall be first obtained.

#### **Disclaimer**

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 3 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

#### **Observation of Terms and Conditions**

The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability of the Company to make any payment under this Policy.

#### **Renewal of Policy**

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer. Nothing herein or otherwise shall oblige the Company to offer renewal terms or restrict any renewal terms as to premium or otherwise.

#### **Change of address**

The Insured must inform in writing of any change in his/her address

#### **Compliance with Policy provisions**

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

#### **Grievance**

In case the Insured Person is aggrieved in any way, the Insured Person may contact the Company at the specified address, during normal business hours for the following grievances:

- Any partial or total repudiation of claims by the Company.
- Any dispute regard to premium paid or payable in terms of the policy.
- Any dispute on the legal construction of the policies in so far as such disputes relate to claims.
- Delay in settlement of claims.
- Non-issue of any insurance document to customer after receipt of the premium.

The Insured Person may approach the Insurance Ombudsman, within whose jurisdiction the branch or office of Royal Sundaram General Insurance Co. Limited is located. The Insurance

Ombudsman's offices are located at Ahmedabad, Bhubaneswar, Bhopal, Chandigarh, Chennai, Guwahati, Kochi, Kolkatta, Lucknow, Hyderabad, Mumbai and Delhi.

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**WHAT IF I EVER NEED TO COMPLAIN?**

*We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.*

*In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at [customer.services@royalsundaram.in](mailto:customer.services@royalsundaram.in) or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.*

*Royal Sundaram General Insurance Co. Limited*

*(Formerly known as Royal Sundaram Alliance Insurance Company Limited)*

*IRDA Registration No.102. | CIN: U67200TN2000PLC045611*