ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranthi Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.
Tel.: 91-44-71177117 Toll: 1860 425 0000 / 1860 258 0000
Email: care@royalsundaram.in | Website: www.royalsundaram.in
Registered Office: 21, Patullos Road, Chennai 600 002.
IRDA Registration No.102 | CINU67200TN2000PLC045611

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
1	Product Name	Bundled Two-Wheeler Long Term Policy	Policy Certificate Number:XX XXX
2	Unique Identification Number (UIN) allotted by IRDAI	Product UIN: IRDAN102RP0006V02201819	
3	Structure	Indemnity with deduction for depreciation (No deduction if Nil Dep add-on covered), Benefit Payment.	
4	Interests Insured	Insured Vehicle Registration No. xxxx – Loss or Accidental Damage to insured vehicle and Liability to third parties	
5	Sum Insured/ Motor Insured Declared Value Scope	Insured Declared Value (IDV) (in Rs.) For the vehicle : XXXX Non Electrical Accessories : XXXX Electrical/Electronic Accessories : XXXX Personal Accident Cover For Owner-Driver: CSI XXXXX Opted Additional Cover – CSI XXXXX	
6	Policy Coverage	Section 1 in policy schedule - Loss Of Or accidental Damage To the Insured vehicle. Section 2 in policy Schedule - Liability To Third Parties Personal Accident Cover For Owner-Driver (Optional) YES/NO	
7	Add-on Cover	**Depreciation Waiver Cover -** The parts and materials that need to be replaced following an accident covered under the policy or admissible claims on Repair Basis will normally attract depreciation depending on the age of the vehicle and the material used to produce the parts. With this add-on cover, by paying an additional premium, the Depreciation Clause will be removed, and the deduction of depreciation on parts will be waived. **Engine Protector cover**-Offering cover for repair and/or replacement of internal child parts of engine, internal parts of gear box, electric motor in case of EV and cost of lubricants to carry out this activity subject to terms and conditions of the add-on wordings attached. **Enhanced Personal Accident Cover -** This cover is an extension of Personal Accident Cover with maximum up to 50 Lakhs Capital Sum Insured. It is offered in multiples of 1 Lakhs. **Roadside Assistance Cover -** This add on provides 11 various road side assistance options to the Insured as per the plan chosen.	Cover subject to terms and conditions of the add-on available in our website

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		Return to invoice cover Full Invoice cover with wider coverage options such as First time Road tax, Insurance Cost, Cost of any accessories which were specifically Insured under the Vehicle Insurance Policy provided these are not part of factory fitted accessories of the new vehicle.	
8	Loss Participation	Compulsory Deductible [Rs.XXX], Voluntary Deductible [Rs. XXX], Imposed Deductible [Rs. XXX] and Loss Of Baggage Deductible [Rs. XXX].	
9	Exclusions	Brief General exception of own damage cover as given below/ **<u>The Company shall not be liable to make payment in respect of</u>** 1. Consequential Loss 2. Depreciation (can be covered if opted add-on cover for Nil Dep) 3. Wear and tear 4. Mechanical or electrical breakdown and Failure or breakages 5. Tyre alone damages - Damage to tyre and tubes alone unless the vehicle sustained damages (can be covered if opted add-on) 6. Extension of loss due to further usage (before restoring the vehicle) after accident. Extension damage engine, transmission & steering box can be covered by opting add on cover of aggravation damage. 7. Any person driving the vehicle at the time of accident was under influence of intoxicating liquor or drugs. 8. Loss occurred outside the Geographical area (can be covered, if opted for Geographical area (SAAR countries)) Loss arising due to war and allied perils including nuclear weapons.	
10	Special Conditions and Warranties (if any)	**<u>Conditions</u>** 1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage, provide information and assistance as the Company shall require. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender. 2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company. 3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed IDV less value of wreck. 4. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition. In the event of any accident or breakdown, the vehicle shall not be left unattended and any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk. 5. Cancellation clause, cancellation of policy by insurer / Insured on notice as per terms given in the schedule (Condition 5). 6. Co-Insurance, there is in existence any other insurance covering the same liability at the time of loss, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.	

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		7. Arbitrator Clause, If any dispute or difference in quantum of settlement (liability being otherwise admitted), can be referred to arbitrator as explained in the schedule. 8. 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 the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy. 9. Transfer of to legal heir in the event of the death of the sole insured, with three months from the date of the death of insured or until the expiry of this policy (whichever is earlier).	
11	Admissibility of Claim	1. 64VB compliances – Premium realization 2. Date of loss within the policy period. 3. Insurable Interest - Ownership confirmation at the time of loss. 4. Risk Identification – Validation/confirmation of Vehicle insured under the policy. 5. Driver's Clause – Driver at the time of accident/loss and he/she should have valid & effective driving licence to drive the clause of vehicle at the time of accident. 6. Cause & nature of accident stated in the claim form and nature of damage to the vehicle needs to be tallied. 7. Loss covered with in the scope of the policy - prescribed 27 perils as stated under Section 1 of the policy schedule subject to deduction of depreciation at the rates specified in the schedule. The Policy covers use of the vehicle for **any purpose other than (Limitation as to use clause**), Hire or Reward, Carriage of goods (other than samples or personal luggage), Organised racing, Pace making, Speed testing, Reliability Trials and Any purpose in connection with Motor Trade **<u>Denial of the claims based on</u>** Loss does not fall within the scope of policy coverage, subject to limitation as to use clause, policy terms and condition. Arising out of Wilful / gross negligence/ Documents Manipulation/ Misrepresentation with regard to the loss to the vehicle, driver at the accident, documents and information provided at the time proposal of Insurance. **<u>Release of vehicle on cashless or settlement claim</u>** If the vehicle left for repairs at tie up garages, on completion of repairs and submission of invoice / pending documents if any, we compute the liability and issue a commitment letter to the repairer with the liability sheet to release the vehicle on cashless within 2 working days. In case, if we unable extend the cashless, on submission of final document / Invoice, claim will be settled within 7 days from date of receipt of final document. For other mode of settlements like CTL / TL and theft claims refer our web site for the detailed approach document.	

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12	Policy Servicing - Claim Intimation and Processing	Claim intimation can be made directly in our company website (www.royalsundaram.in/ Notify claims) and/or in v-connect (https://rsicon.royalsundaram.in/VConnect/login). Alternatively, you may also intimate the claim directly to our call centre Toll-free No. @ 1800 568 9999 (Exclusive for Motor Claim intimation) and Toll Nos. 1860 258 0000, 1860 425 0000. Also, intimation facility is available at our tie-up garages through web-integration or repairer portal. Please do not dismantle or alter the accident condition of the vehicle or repair till the vehicle is surveyed/assessed by a surveyor. Also to ensure that no parts or accessories are missing at any point of time. **Documentation** 1. If you choose claim intimation online through our website www.royalsundaram.in/ v-connect, option of signing of E-Claim form available with OTP validation through the registered mobile along with provision to upload documents. For, digital claim, no physical claim documents required except repairer Invoice. 2. If you choose manual Claim form, it can be downloaded from the company website and to be duly filled and signed by owner of the vehicle (If insured in the name of company/firm, company seal and authorized signature to be affixed). Along with it, Copy of RC - Registration Certificate, (for commercial vehicle RC with FC -Fitness Certificate) and DL - Driving Licence of the driver at the time of accident to be submitted. 3. Police First Information Report (FIR) is mandatory for claims involving death, injury or third party property damage. 4. We may seek additional document(s) or ask for clarification(s) for processing your claim that depends upon the claim. 5. Depending upon the type of settlement, we require a few specific documents which is essential for the claim settlement. **Survey and Assessment** 1. On receipt of claim intimation, surveyor will be allotted within 24 hours, who will inspect the vehicle, validate the documents and assess the loss. 2. Upon confirming the admissibility of the claim, repair authorisation will be provided in writing to repairer and the insured. Call Center number of the insurer: 1860 258 0000 / 1860 425 0000. Insurer website: https://www.royalsundaram.in Email Address: care@royalsundaram.in.	
13	Grievance Redressal and Policyholders Protection	**Grievance Redressal:** In case of any grievance the insured person may contact the company through **Website:** https://www.royalsundaram.in **Grievance Redressal website:** https://www.royalsundaram.in/app/customer-grievance **Contact numbers:** 1860 258 0000, 1860 425 0000	

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		E-mail: GRO@royalsundaram.in Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in **Courier:** Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319 Rajiv Gandhi Salai (OMR) Karapakkam Chennai – 600097. In case your grievance is not resolved by us or you are not satisfied with the resolution provided by us, you may contact Insurance ombudsman who are available in 17 cities in India. For further details, you may visit our website www.royalsundaram.in or https://www.cioins.co.in/Ombudsman a. Any partial or total repudiation of claims by the Company. b. Any dispute regard to premium paid or payable in terms of the policy. c. Any dispute on the legal construction of the policies in so far as such disputes relate to claims. d. Delay in settlement of claims. e. Non-issue of any insurance document to customer after receipt of the premium. f. Any other grievance.	
14	Obligations of the Policyholder	Insured is at obligation to disclose all material information in the Proposal form. In the event of misrepresentation, non-disclosure or suppression of any material fact by the Insured, the Policy shall be void. Insured can contact our Customer Services to intimate any change to the material information affecting the policy.	

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Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)