

Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited

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

Customer Information Sheet

(Description is illustrative and not exhaustive)

| Sl No | TITLE | DESCRIPTION | Refer to policy clause number |
|----------|--|--|--|
| 1. | Product Name | Saral Suraksha Bima, Royal Sundaram General Insurance Co. Limited | |
| 2. | What am I | 1.Base Covers: | |
| | covered for | a) Accidental Death | D.1.1 |
| | | b) Permanent total Disablement due to accident | D.1.2 |
| | | c) Permanent Partial Disablement due to accident | D.2.3 |
| | | 2.Optional Covers: | |
| | | a) Temporary Total Disablement | D.2.1 |
| | | b) Hospitalisation Expenses due to Accident | D.2.2 |
| | | c) Education Grant | D.23 |
| 3. | What are the Major exclusions in | Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions: | |
| | the policy | Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person | |
| | | i. directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds. | D.1.1.(i) |
| | | ii. from intentional self-injury unless in self-defense or to save life,Suicide or attempted suicide. | D.1.1.(ii).a |
| | | iii. Arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any | |
| | | nuclear waste from combustion (including any self- sustaining process of nuclear Fission) of nuclear fuel. | D.1.1.(iv) |
| | | iv. arising out of the Insured Person's actual or attempted Commission of or willful participation in an illegal act or any violation or attempted violation of the law. | D.1.1.(v) |
| 4. | Waiting Period | Not applicable | |



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| 5. | Payment basis | a) The payment of claims under all the base covers of Standard PA | |
|-----|---------------|---|-------------|
| | | product and the optional covers "temporary total disablement | |
| | | benefit" and "Education grant" is on benefit basis. | |
| | | | |
| | | b) The payment of claims under the optional cover "Hospitalization | |
| | | Expenses due to Accident" is on indemnity basis | |
| | | (Reimbursement). | |
| | Loss sharing | Not applicable | |
| 6. | | | |
| | | | |
| | | | |
| 7. | Renewal | a) The policy shall ordinarily be renewable except on grounds of | F.1.13 |
| | Conditions | fraud, misrepresentation by the insured person. | |
| | | | |
| | | b) This policy shall automatically terminate upon the Insured | F.1.4 |
| | | | |
| | | Person's death or payment of 100% Sum Insured. However, the | |
| | | cover shall continue for the remaining Insured Persons till the | |
| | | end of Policy Period. The other insured persons may also apply to | |
| | | renew the policy. Automatic Termination of Insurance. | |
| | | | |
| 8. | Cancellation | i. The Insured may cancel this Policy by giving 15days' written notice, | F.1.11 (i) |
| | | and in such an event, the Company shall refund premium on short | |
| | | term rates for the unexpired Policy Period. | |
| | | i. The Company may cancel the Policy at any time on grounds of | F.1.11 (ii) |
| | | misrepresentation, non-disclosure of material facts, fraud by the | |
| | | Insured Person, by giving 15 days' written notice. There would be | |
| | | no refund of premium on cancellation on grounds of | |
| | | | |
| | | misrepresentation, non- disclosure of material facts or fraud. | |
| 9. | Claims | Notification: Intimation about an event or occurrence that may give | G.1.1 |
| | | rise to a claim under this policy must be given within 30 days of its | |
| | | * | |
| | | happening. | |
| | | The Company shall settle or reject a claim, as the case may be, within | G.1.3 |
| | | 30 days from the date of receipt of last necessary document. | |
| | | | |
| 10. | Policy | Insurer to provide the details of company officials. | |
| | Servicing | | |
| | G : 10 | | |
| | Grievances/C | Details of Grievance redressal officer (Insurer to provide the link) | |
| | omplaints | Grievances/Complaints - Company Officials: Mr. T M Shyamsunder – | |
| | | Grievance Redressal Officer | |
| | | https://www.royalsundaram.in/app/customer-grievance | |
| | | IRDAI Integrated Grievance Management System - | |
| | | https://igms.irda.gov.in/ | |
| | | Insurance Ombudsman – The contact details of the Insurance | |
| | | Ombudsman offices have been provided as Annexure-A of Policy | |
| | | document. | |



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| 11. | Insured's Rights | 1. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception | F.1.18 |
|-----|---------------------------|---|--------|
| 12. | Insured 's Obligations | The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact by the policyholder. | |

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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