



## 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.

# ACCIDENT PROTECTION PLUS

## IMPORTANT NOTES ABOUT THIS INSURANCE

- Please read and check the details of this Policy carefully to ensure its accuracy and see that it meets your requirements.
- Please inform us immediately of any change in your address, occupation, or of any other changes affecting any Insured Person.
- The Policy is an evidence of the contract between you and Royal Sundaram Alliance Insurance Company Limited.
- The information given to us in the Proposal form and Declaration signed by you/Proposer and/or over telephone to our tele-agent by You/proposer, which has been communicated back to you in writing by us, forms the basis of this Contract. Any non disclosure or suppression of material information relating to any Insured Person will make the contract void. No claim shall be paid and policy will be cancelled
- The Policy, Schedule and any Endorsement thereon shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.
- Provided that You pay the premium for all the persons intended to be Insured under this Policy and We receive and accept it, We will provide the insurance described in the Policy.
- Insurance under this Policy is given subject to the Endorsements if any, exclusions, terms and conditions shown below and failure in compliance may result in the claim being denied.

### A. PERSONS WHO CAN BE INSURED

This insurance is available to 'Eligible Family' persons who are aged between 5 years and 65 years at the Commencement Date of the Policy.

The primary insured person shall be in the age of 18 years to 65 years.

### B. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits, and vice versa in both cases.

#### Accident/Accidental

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

#### Act of Terrorism

Act of 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 interest, 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 perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorism shall also include any act which is verified or recognized by the relevant Government as an act of terrorism.

#### Acquired Immune Deficiency Syndrome (AIDS)

Acquired Immune Deficiency Syndrome means the meaning assigned to it by the World Health Organization and shall include Human Immune deficiency Virus (HIV), Encephalopathy (dementia) HIV Wasting Syndrome and ARC (AIDS Related Condition).

#### Age

Age means the age of the Insured Person on his/her most recent birthday as per the English Calendar regardless of the actual time of birth, at the time of commencement of Period of Insurance.

#### Condition Precedent

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

#### Conveyance – Conveyance shall mean,

- a commercial aircraft or.
- ship or.
- train or.
- a heavy passenger motor vehicle which is being operated as a stage carriage between two different cities/towns and in which the Insured Person was so traveling, between different city and/or town, but not any other type of vehicle.

The expressions "heavy passenger motor vehicle", "stage carriage" shall have the same meaning as defined in Motor Vehicles Act, 1988.

#### Due date

Due date means the date on or before, the Installment Premium needs to be paid in order for the Policy to remain in force. This is applicable for Group Personal Accident Policies where such installment facility has been provided by Royal Sundaram.

#### Eligible Children

Eligible Children means dependent children including adopted and step children of the Insured Person between ages 5 years and 21 years who are unmarried, who permanently reside with the Insured Person, and receive the majority of maintenance and support from the Insured Person.

#### Eligible Family

Eligible Family means the Insured Person and/or the Insured Person's

Spouse and/or, the Insured Person's Eligible Children for which coverage is selected and premium is paid.

#### **Grace Period**

Grace Period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of Pre existing diseases. Coverage is not available for the period for which no premium is received.

#### **Hospital**

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock;
- has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- has qualified medical practitioner(s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out;
- maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

#### **Injury**

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

#### **Insurance Certificate**

Insurance Certificate shall mean the certificate/schedule issued to the Insured Person under the Master Policy enrolling the Insured Person into the Scheme, applicable for Group.

**Insured Person or You**– means the persons as defined in “Persons who can be Insured” and for whom we have received and accepted the proposal and the Premium.

**Master Group Policy** – Master Group Policy shall mean the policy issued in favour of Group Manager or Administrator by Insurer.

#### **Notification of Claim**

Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.

#### **Permanent**

Permanent means lasting, a minimum of twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement.

#### **Pre-existing Disease**

Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment within 48 months to prior to your first policy issued by the insurer.

#### **Policy**

Policy means the insurance contract, the Schedule, and any attached enrollment forms, endorsements or riders..

#### **Policy Period**

Policy Period means the period commencing with the start date mentioned in the Schedule till the end date mentioned in the Schedule

#### **Proposal and Declaration From**

Proposal and Declaration From means any initial or subsequent declaration made by the Policy Holder/ Insured Person and is deemed to be attached and which forms a part of this Policy.

#### **Proposer/Primary Insured Person**

Insured Person who signs the proposal form or provides tele consent.

#### **Renewal**

Renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

#### **Schedule**

Schedule means that portion of the Policy which sets out Your personal details, the type and plan of insurance cover in force, the period and sum insured etc. Any Annexure or Endorsement to the Schedule shall also be a part of the Schedule.

#### **Sum Insured**

Sum Insured means the amount stated in the Policy Schedule, which is the maximum amount We will pay for all claims made by You per policy irrespective of the number of claims You make.

#### **War**

War means war, whether declared or not, or any war like activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

#### **We/ Our/ Us/ Company and Insurer**

We/Our/Us and Insurer means Royal Sundaram Alliance Insurance Company Limited.

#### **You/Your/Yourself**

You or Your or Yourself or Primary Insured Person means the Policy Holder and/or Insured Person(s) who is detailed in the Certificate/Schedule.

#### **BENEFITS**

If at any time during the currency of this Policy, the Insured Person shall sustain any bodily injury resulting solely and directly from

accident of a nature falling within any of the Hazards defined hereunder, caused by external, violent and visible means and,

- a) If such injury shall within Twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured Person.

or

- b) If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured Person from engaging in any gainful employment or occupation of any description, the Company shall pay the Insured Person or his nominee/legal heirs as the case may be, the Sum Insured stated in the Schedule hereto corresponding to the Hazard.

Provided that the Company shall in no case be liable for payment under both (a) and (b) above

**Hazard I :**

Any accidents not falling under Hazard II & III.

**Hazard II**

Any Road accident not falling under Hazard III.

**Hazard III**

Any Accident to Conveyance resulting in Injury to Insured Person who is travelling as a fare paying passenger in a Conveyance.

**Special Exclusion to Hazard III**

The benefit under Hazard III does not cover

- a) Permanent Total Disability.
- b) Accident falling under Hazard I & II.
- c) Accident as a result of aircrafts used for specialized aviation activity.
- d) Pilot, driver, operator or member of the crew.
- e) Whilst boarding or alighting from conveyance.

**C. GENERAL EXCLUSIONS**

The Company shall not be liable to make any payments for any loss resulting in or from, or directly or indirectly in respect of:

1. any events occurring before the commencement of the cover or otherwise outside the Period of Insurance;
2. any pre-existing disease or condition;
3. insured person acts against the advice of a physician;
4. self inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome), insanity and / or any mutant derivative or variations thereof howsoever caused;
5. accidents due to mental disorders or disturbances of

consciousness, strokes, fits or convulsions and pathological disturbance caused by the mental reaction to the same;

6. Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident;
7. Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed the sum payable as mentioned in the schedule of the Policy; or any payment under more than One Hazard.
8. Any other claim after a claim has been admitted by the Company and become payable for Death or 100% Permanent Total Disablement;
9. Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly.
10. Any claim for Death or Disablement of the Insured Person due to
  - a) Intentional self-injury, suicide or attempted suicide.
  - b) Whilst under the influence of intoxicating liquor or drugs.
  - c) Self-endangerment unless in self-defense or to save life.
  - d) Arising or resulting from the Insured person committing any breach of law with criminal intent.
  - e) Whilst engaging in aviation or ballooning, whilst mounting into or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. ("Standard type of Aircraft" means an aircraft dully licensed to carry passenger (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has single engine or multiengine).
11. war, Invasion, Act of foreign enemy, Hostilities, (whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraints and Detainments of all Kings, Princes and people of whatsoever nation, condition or quality;
12. participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any Government or local authority;
13. Nuclear, Chemical, Biological Terrorism Exclusion Clause: The Insurance under this Policy shall not extend to cover Death, disablement or injury resulting directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or

event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement "Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property. "Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants;

14. (a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
- (b) nuclear weapon material.
- (c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
15. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semiprofessional sports person;
16. Any claim arising due to any accident whilst working/ engaged in/with underground mines, electrical installation with high tension supply, Aircraft pilots and crew, Armed Forces personnel, Artistes engaged in hazardous performances, Aerial crop sprayer, Bookmaker (for gambling), circus personnel, Demolition contractor, Explosive/magazine users, Fisherman (seagoing), Jockey, Marine salvager, Miner and other occupations underground, Off-shore oil or gas rig worker, Policeman, Pop Musicians, Professional sports person, Roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, Saw miller, Scaffolder, Scrap metal merchant, Security guard (armed), Steeplejack, Stevedore, Structural steelworker, Tower crane operator, Tree feller, Ship crew, Travel agency business, Air coupon & ticket business, sky diving/ parachuting, scuba diving, riding or driving in races or rallies using a motorized vehicle or bicycle, hunting or equestrian activities, skin diving or other underwater activity, yachting or boating outside coastal waters (2 miles):

racing on wheels or horseback, big game hunting, mountaineering, winter sports, rock climbing, trekking caving or potholing, bungee jumping, skiing, ice hockey, ballooning, hang gliding, river rafting or canoeing involving white water rapids, polo.

17. Person who are physically and/ or mentally challenged.
18. Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law;
19. Payment of compensation in the event of a rail accident except if the accident is directly caused/occurring while
  - Travelling in train.
  - Within the railway area to which a public has got right of access; or.
20. In the event the insured person is a victim of culpable homicide due to abetment or instigation of the insured person, i.e. where the insured person dies due to act committed against him, which act is committed with the intention of causing death or with the intention of causing bodily injury as is likely to cause death, or with the knowledge that such act is likely to cause death.

#### D. CONDITIONS

##### 1. Claims procedure

Upon the happening of any event, which may give rise to a claim under the policy, a preliminary notice with all particulars shall be given to the Company, immediately in any case, not later than 30 days after the occurrence of the event.

Claims for insurance benefits must be submitted to the Company not later than one (1) month after completion of treatment or after transportation of the mortal remains/burial/cremation in the event of death.

2. Proof satisfactory to Company shall be furnished of all matters upon which a claim is based. Any Medical or other agent of the Company shall be allowed to examine the Insured Person on the occasion of any alleged injury or disablement when and as often as the same may reasonably be required on behalf of the Company. Such evidence as the Company may from time to time require shall be furnished within the space of fourteen days after demand in writing.
3. Provided that all sums payable hereunder shall be payable in case of death or permanent total disablement only after deleting by an endorsement the name of the insured person in respect of whom such shall become payable without any refund of premium.
4. **Claims Documentation**

**Death Claim** (Submit the duly filled in claim form to Royal Sundaram with the following documents)

- Original Death Certificate.
- Post Mortem Report.
- Inquest report.
- Accident report.

- FIR/MLC copy.
- Hospital records.
- News Paper cuttings if any and any other relevant records.
- Chemical Analysis Report if available .
- English Translation of vernacular documents.
- Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy or if the nominee is not alive at the time of claim.
- Any other document as may be required by the Company.
- A service provider (if required) would be deputed by us to verify the records/ circumstances of the claim.
- If claim is admissible – payment will be made to the nominee wherever nomination is made after obtaining duly signed and stamped discharge voucher. If nomination is not made, we would call for set of documents to establish identification of legal heir and/or succession certificate and release the claim cheque to the legal heir on receipt of the documents.

**Disablement Claim** (Submit the duly filled in Claim form to Royal Sundaram with the following documents)

- Disability Certificate issued by attending physician.
- Accident report.
- FIR/MLC copy.
- Hospital Records.
- News Paper cuttings if any and any other relevant records.
- English Translation of vernacular documents.
- Latest IT return to show Proof of annual income (at the option of the Company).
- Any other document as may be required by the Company.
- A service provider (if required) would be deputed by us to verify the records/circumstances of the claim. If required Royal Sundaram's Medical Panel may examine the insured person to assess the disability.
- Payment will be made to the Insured Person if the claim is admissible.

The documents should be sent to:

**Health Claims Department**

M/s.Royal Sundaram Alliance Insurance Co.Ltd.,

Corporate office: Vishranthi Melaram Towers, No. 2 / 319

Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Claim documents may also be submitted to local Royal Sundaram Offices address of which can be obtained by calling our **Toll Number 1860 425 0000**.

**5. Claims Settlement**

- All admissible claims under this policy shall be offered for settlement within 30 days from the receipt of last necessary

document. Wherever settlement offer has been made and accepted by Insured Person/Nominee/Legal heir as the case may be, the company shall pay the offered claim amount within 7 days from the date of such acceptance, failing which the Company shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.

- The company shall be released from any obligation to pay benefits if any of the obligations are breached.
- All claims under this Policy shall be payable in Indian Currency.
- It is a condition precedent that premium applicable to the unexpired policy period shall be adjusted against the claim amount, in the event of a claim under policy with Installment option.
- For claims admissible under PTD, we will pay provided the disability has continued for a period of 12 consecutive months and is total continuous permanent at the end of this period.

**6. Premium payment (installment)**

1. Installment facility shall be provided only under Group Policy and with standing instruction against the designated card / Bank Account.
2. It shall be the responsibility of the Primary Insured Person to keep the card/account active, so that the premium debit happens every month before the Due Date.
3. If the Premium is not received within the Due Date, the policy ceases immediately and reattaches from the date on which the Premium Due is received.

**7. Material Change**

The Proposer shall immediately notify the Company in writing to any material change in the risk like disability, change in nature of occupation, change in address, reduction of income in respect of persons covered under the policy.

**8. Transfer**

Transferring of interest in this Policy to anyone else is not allowed.

**9. Cancellation**

On grounds misrepresentation, fraud, and non-disclosure of material fact by the proposer/Insured or non-cooperation by the insured, the Policy may be cancelled, at any time, and in such case the Company shall not refund any portion of the Premium to the Proposer. In the event of such cancellation, the Company shall send a written communication to the Proposer by Registered Post at his last known address.

The Proposer may at any time cancel this policy in entirety and in such event, the Company shall allow refund of premium after retaining premium at Company's short period rate table given below provided no claim has occurred up to the date of cancellation.

**Short period scales - Single Payment:**

Up to 1 month	25% of premium
Up to 3 months	50% of premium
Up to 6 months	75% of premium
Exceeding 6 months	Full premium

In case of payment of premium by installments there will not be any refund of premium if the Proposer cancels the policy.

**10. Automatic Termination**

The cover shall terminate immediately on the earlier of the following events:

- Upon the Death/Permanent Total Disability of the Insured Person.
- At the expiration of the period for which the premium has been paid.
- Upon non receipt of the installment premium on or before the Due Date

**11. Notice**

Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company, at the address mentioned in this policy. However Initial notification of claim can be made by telephone.

**12. Misdescription**

This Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, misdescription or non-disclosure of any material fact.

**13. Geographical Area**

This insurance offers World Wide Coverage.

**14. Continuation of Terms and Conditions**

The Insured has to renew the policy without any break to ensure continuity of cover from the commencement. A grace period of 30 days is allowed to renew the policy and maintain continuity of coverage.

However during such grace period, the company shall not be liable for hospitalisation, if any, occurring after the expiry of the policy and before the date of actual receipt of premium for renewal.

**15. 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.

**16. Renewals**

The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to the Company on or before the date of expiry of the Policy and in any case within 30 days of Grace Period. During the Grace Period, the cover shall remain suspended and the Policy will not provide cover to any Accident.

The Company shall not be bound to give notice that such renewal premium is due. The renewal shall not be normally denied other than on the grounds of non cooperation, moral hazard, misrepresentation or fraud by the Proposer/Insured Person.

Nothing herein or otherwise shall oblige the Company to offer the same terms and conditions or premium during renewal.

For persons above 60 years, the policy can be renewed every year, provided that the Sum Insured under the policy for the 3 Hazard categories shall be limited to the lowest Sum Insured available for Primary Insured Person, under the expiring policy.

At renewal, the coverages, terms & conditions and premium may change, in which case a 3 months notice shall be sent to the Proposer at the last known address as recorded in the policy. Any change in premium on account of change of age will not require any prior notice.

The product/plan may be withdrawn at any time, by giving a notice of 3 months to the Proposer at the address recorded/updated in the policy. When the policy is withdrawn, the product /plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.

**17. Customer Service**

If at any time the Insured Person requires any clarification or assistance, the Insured person may contact the offices of the Company at the address specified, during normal business hour.

**18. 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 difference 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 hereinbefore 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 a 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.

**19. Disclaimer**

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured person for any claim hereunder and such claim shall not within 12 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.

**20. Jurisdiction**

The Policy is subject to the laws of India and the jurisdiction of its Courts.

**21. Change of Address**

The Insured Person must inform in writing of any change in his/her address. This is to ensure better service in terms of communication and any failure to do so shall not amount to non-adherence to policy conditions so long as the changed address is within India.

**22. Compliance with Policy Provisions**

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

**23. Free Look-in**

At the inception of the policy you will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If you have not made any claim during the free look period, you will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:

- A refund of the premium paid less stamp duty charges or;
- where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;
- Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

**24. Grievances**

In case the Insured Person is aggrieved in any way, the Insured Person may contact the Company at the specified address or contact through Toll number during normal business hours or by E mail.

The Insured Person may approach the Insurance Ombudsman, within whose jurisdiction the branch or office of Royal Sundaram Alliance Insurance Company Limited is located for the following grievances

- 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, apart from the above mentioned.

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

Address, contact person and contact number details are given as per Annexure IV.

**RIDER****Permanent Partial Disablement (PPD)**

If at any time during the currency of this Policy, the Insured Person shall sustain any bodily injury resulting solely and directly from accident of a nature falling within any of the Hazards caused by external, violent and visible means and resulting in Total and/or partial and, irrecoverable loss of use or of the actual loss by physical separation of the following, then the percentage of the Sum Insured, as applicable for the Hazard defined

Sl. No	Benefits		Percentage of Sum Insured
i)	Loss of toes	all	20
	Great	both phalanges	5
	Great	one phalanx	2
	Other than Great, if more than one toe lost,	for each toe1	
ii)	Loss of hearing	both ears	75
iii)	Loss of hearing	one ear	30
iv)	Loss of four fingers and thumb of	one hand	40
v)	Loss of four fingers		35
vi)	Loss of thumb	both phalanges	25
		one phalanx	10
vii)	Loss of index finger	three phalanges	10
		two phalanges	
		one phalanx	
viii)	Loss of middle finger	three phalanges	6
		two phalanges	
		one phalanx	
ix)	Loss of ring finger	three phalanges	5
		two phalange	
		one phalanx	
x)	Loss of little finger	three phalanges	4
		two phalanges	
		one phalanx	
xi)	Loss of metacarpals	first or second (addl)	3
		third, fourth or fifth (addl)	
xii)	Any other permanent partial disablement	percentage as assessed by the panel doctor of the Company.	

**Specific Exclusion:**

- a) Any accident due to Hazard III

This coverage when extended on additional premium is subject otherwise to the terms, conditions and exclusions in the policy.

**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 or write us to Royal Sundaram Alliance Insurance Company Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097.*

Royal Sundaram Alliance Insurance Company Limited  
IRDA Registration No.102