

SECURE WALLET
Schedule of Insurance
IRDA UIN : IRDAN102CP0001V02201617

Master Policy Number	ESFBLCPP01
----------------------	------------

Important Terms and Conditions:

- I. Cancellation
 - Proposer may cancel this policy by giving us 15 days written notice and we shall then refund a portion of the premium on short period rates for the remaining policy period, subject to our retention of the minimum premium. However, if
 - Proposer/Insured Person has made any claim on this policy before the cancellation date and the same has been accepted by us then no refund of premium will be given.

The below grid will be followed for an annual policy.

i. Annual Policies:

Period	% of annual premium to be retained
Not Exceeding 1 month	1/4th of annual premium
Exceeding 1 month but not exceeding 3 months	1/2of annual premium
Exceeding 3 months but not exceeding 6 months	3/4th of annual premium
Exceeding 6 months	Full annual rate

ii. Cancellation/Termination by Us

The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, nondisclosure of material facts on the Proposal form or non-cooperation of the Insured, by giving fifteen (15) days' notice in writing to the Insured at address recorded/ updated in the policy. In the event of such cancellation on the grounds of mis representation or fraud or nondisclosure of material facts, the policy shall be void, no refund of premium shall be made and no claim shall be payable under the policy. In the event of cancellation on the grounds of non-cooperation, the company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

iii. Policy Exclusions (applicable to all sections)

We will not cover the following:

- a) Losses that do not occur within the policy period;
- b) Losses that result from or related to business pursuits including Insured Person's work or profession;
- c) Losses caused by illegal acts;
- d) Losses that Insured Person have intentionally caused;
- e) Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.

- f) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority. g) Losses due to the order of any government, public authority, or customers' officials.
- h) Losses due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
- i) Losses due to the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- j) Losses due to nuclear weapons material.
- k) Losses due to or related to nuclear, biological or chemical event
- l) Terrorism Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or governments), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expenses 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 expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

C. POLICY DEDUCTIBLE (applicable to all sections)

Subject to the policy limits that apply, we will pay only that part of the total of all covered loss that exceeds the deductible amount shown in the Policy Schedule.

D. POLICY LIMITATION (applicable to all sections)

For each of the coverage, we will pay up to the maximum amount per occurrence and per policy period as shown in the Policy Schedule.

iv. Conditions (applicable to all sections)

Claim Procedure

Upon happening of any event which may give rise to claim, Insured Person shall contact us at 1860 425 0000 or provide written intimation within the time limit as specified under the different section of benefits under the policy, of Insured Person's discovery of the loss to make a claim and obtain the proper forms and instructions.

1. Claim Intimation

1. Call us or email us at care@royalsundaram.in in or provide written intimation to make a claim within

15 days of discovering the loss Call us or email us at care@royalsundaram.in or provide written intimation to make a claim within 6 hours of discovering the loss in case of claim under Home Protection cover under the policy.

2. Claim Document Submission. Submit the claim form duly filled and signed along with necessary documents within 30 days from intimation. 3. Claim Documentation

Documentation applicable for all claims

1. Duly filled in claim form
2. KYC documents (address proof and ID proof) for claims exceeding Rs.1,00,000
3. Details of SB account for effecting NEFT settlement (incl cancelled cheque leaf)

NOTE: Any other supporting document as may be required by the company for the above benefits, may be sought on case to case basis.

The documents should be sent to:

Claims Department

M/s. Royal Sundaram General Insurance Co. Limited.,
Vishranthi Melaram Towers,
No.2/319, Rajiv Gandhi Salai (OMR),
Karapakkam, Chennai 600 097

Payment of Claim

- All claims under this Policy shall be payable in Indian Currency.
- Benefits payable under this policy will be paid within 15 days of the receipt of last necessary document.
- The Company shall be liable to pay an interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured but there is delay in payment beyond 7 days from the date of acceptance.
- On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.

Grievances Redressal Procedure

We are concerned about you. If you are not happy with our service or in case you have any query or complaint/grievance against us, please follow the steps given below:

Step 1: Customer Services Team

Please raise a complaint with us through our Online form or Email us to our customer service desk at care@royalsundaram.in

Royal Sundaram General Insurance Co. Ltd

Vishranthi Melaram Towers

No.2/319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai - 600097

Call us at: 1860 258 0000 / 1860 425 0000

Step 2: Manager - Care

In case the response provided does not meet your expectation or have not received any response within 7 days, you may write to

Manager.Care@royalsundaram.in

Step 3: The Head – Customer Service

In case the response provided does not meet your expectation or have not received any response within 7 days, you may write to

Head.CS@royalsundaram.in

Step 4: The Grievance Redressal Officer

In case the response provided still does not meet your expectation or have not received any response within 10 days, you may write

to GRO@royalsundaram.in

Grievance Redressal Officer :

Mr. T M Shyamsunder, 9500413094

Senior Citizen Redressal :9500413019

Step 5 If after following Step 1,2,3 and 4 as stated above your issue remains unresolved, you may approach the Insurance Ombudsman for Redressal. Contact Details of Insurance Ombudsman Refer our Company Website for list of Insurance Ombudsman Insurance Ombudsman addresses -<https://www.cioins.co.in/ContactUs>

Grievance may also be lodged at –

Registration of Complaints in Bima Bharosa by Policyholders:

Can directly register complaint in the Bima Bharosa Portal <https://bimabharosa.irdai.gov.in/>

Can send the complaint through Email to complaints@irdai.gov.in.

Can call Toll Free No. 155255 or 1800 4254 732.

Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to:

General Manager

Insurance Regulatory and Development Authority of India(IRDAI)

Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell.

Sy.No.115/1, Financial District, Nanakramguda,

Gachibowli, Hyderabad – 500 032.

V. Notices:

Notices Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to: a. Policyholder/Insured Person at the address specified in the Policy Schedule/Certificate of Insurance or at the changed address of which the Company must receive written notice.

The Company at the following address:

M/s. Royal Sundaram General Insurance Co. Limited.,

Corporate office: Vishranthi Melaram Towers,

No. 2 / 319 Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai – 600097

(Please refer “Secure Wallet” Policy Terms & Conditions for complete details on coverage, exclusions, terms and conditions)

For Royal Sundaram General Insurance Co. Limited



A handwritten signature in blue ink, appearing to read "Sundaram" followed by some initials.

Authorized signatory



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