

MOST IMPORTANT TERMS AND CONDITIONS

COVERAGE	SUM INSURED
PERSONAL ACCIDENT	₹ 3,00,000
AIR ACCIDENT	₹ 50,00,000
CARD LIABILITY	₹ 1,00,000

COVERAGE DETAILS

1. Personal Accident Coverage

Product Name: Suraksha Kawach – Personal Accident

UIN: RSAHLGP19010V011819

What it covers (Benefits)

- **Accidental Death:** If the insured dies because of an accident, 100% of the sum insured is paid to the nominee.

Key exclusions (when the policy will not pay)

- Death or disability due to pregnancy, childbirth, or related complications.
- Death or disability caused by war, invasion, hostilities, rebellion, revolution, insurrection, or military action (including when serving in armed forces).
- Death or disability while committing a criminal act, riot, or with criminal intent.
- Death or injury from flying in non-scheduled or chartered flights; cover applies only if you are a bona fide, fare-paying passenger on a recognised airline on scheduled routes.
- Injuries from dangerous activities or hazardous sports, or while involved in naval, military, or air force operations.
- Injuries while working in high-risk jobs such as underground mining, tunnelling, handling explosives, high-tension electrical work, jockeys, or circus performers.
- Any physical, medical, or mental condition or treatment that the policy specifically excludes.

For the full list of exclusions and detailed wording, **please refer to the policy Terms and Conditions.**

2. Air Accident Coverage

Product Name: Suraksha Kawach - Personal Accident (Air Accident Death Only)

UIN: RSAHLGP19010V011819

What it covers (Benefits)

- **Death due to an air accident:** If the insured dies solely and directly because of an air accident during the policy period, and death occurs within 365 days of that accident, 100% of the sum insured will be paid to the nominee.

Key exclusions

- Pre-existing conditions: Any death or disability arising from pre-existing disease or related complications.
- Pregnancy: Death due to pregnancy, childbirth, or related complications.
- War and related events: Death or disability resulting from foreign invasion, hostilities, warlike operations (declared or undeclared), participation in naval, military or air-force operations, civil war, rebellion, revolution, insurrection, or usurped military power.
- Criminal acts: Death or disability while committing a crime, riot, or with criminal intent.
- Non-scheduled flying or risky flights: Death caused by flying in non-recognised, non-scheduled, or chartered flights; cover applies only if you were a bona fide, fare-paying passenger on a recognised airline on regular routes and a scheduled timetable.
- Hazardous activities and certain jobs: Death while engaging in adventure or hazardous sports, naval/military/air force operations, or while working in underground mines, tunnelling, with explosives, high-tension electrical installations, as jockeys, or as circus personnel.
- Certain occupations excluded: Pilots, armed forces personnel, police, and air crew.

For the complete and final list of exclusions and detailed wording, **please refer to the policy Terms and Conditions.**

3. Card Liability Coverage

Product Name: SECURE WALLET

UIN: IRDAN102CP0001V02201617

What it covers (Benefits)

A - Card Protection

Benefit A - Section (1): Lost Card Liability If Insured Person's card is lost or stolen, resulting in fraudulent utilization of the lost or stolen card, we will reimburse the unauthorized charges incurred during the policy period, that Insured Person are responsible for, on Insured Person's lost

or stolen card, occurring within 15 days before his/her first reporting to the Card issuer, not exceeding the limits set out therein.

Benefit A - Section (2): Card Liability due to fraudulent internet-based transactions and / or misuse of PIN This policy shall cover Unauthorised Charges arising out of fraudulent internet-based transactions, using the authorised CVV (Card Verification Value Code) or the PIN (Personal Identification Number) issued to the Cardholder by the Card Issuer, 15 days before the Insured Person's first reporting to the Card issuer, not exceeding the limits set out therein, subject to the following exclusions:

Benefit A - Section (3): Card Liability due to unauthorised usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit This policy shall cover unauthorised charges on the Insured Person's card arising out of unauthorised use of cards by skimming, counterfeiting, phishing (including tele-phishing) which occurred within 15 days before his/her first reporting to the Card issuer, not exceeding the limits set out therein, subject to the following exclusions:

Notwithstanding anything stated to the contrary in this policy, this policy shall apply to the following:

1. Any unauthorised use of a card where property, labour or services are sold and delivered by a merchant to an individual purporting to be the cardholder using telephone, fax machines, postal services or a computer-based system or network.
2. Losses arising out of duplicate or counterfeit cards issued by the card issuer without the cardholder's knowledge.
3. Any loss or damage arising due to information obtained by unauthorised access to sensitive information, such as usernames, passwords and any card details, by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the card issuer or its bank card processor.
4. Losses under tele-phishing shall be payable only for the first two instances, and the second instance shall be covered only when the time duration between the first and second instances is within a time duration range of up to 2 hours.

Benefit A - Section (4): Misuse of Card This policy shall cover losses/claims arising out of misuse of the card by any person (other than those specifically excluded under General exclusion 1 applicable for Benefit A) without the knowledge of the intended card user, occurring within 15 days before the insured's first reporting to the Card issuer, not exceeding the limits set out therein.

The liability per transaction under this section shall be restricted to a sum in the range of Rs.1000 to Rs.50000 (actual sum insured limit or 5% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule, if any person other than those excluded under the policy (as specified under General exclusion 1 applicable for Benefit A) collects the card on behalf of the customer from the courier company.

Exclusions

Benefit A - Section (1): We will not pay for any expenses or loss for:

1. Charges made on the Insured Person's lost or stolen card before 15 days of his/her first reporting to the Card Issuer.
2. Charges made on the Insured Person's card if his/her card has not been lost or stolen;
3. Losses sustained by the Cardholders through forgery or alteration of or on any written instrument required in conjunction with any Card.
4. The amounts refunded upon cancellation of purchases of products or services by the Cardholders.
5. Loss incurred due to erroneous debits arising from fraudulent or other transactions, where neither the card issuer nor the cardholder is at fault, but the fault lies in the system and for which the card issuer will be liable.
6. Loss or damage on account of counterfeit cards.
7. Fraudulent transactions occurring beyond the policy period.

Benefit A - Section (2): We will not pay for any expenses or loss for:

1. Any transactions not confirmed by the host website or the authorised bank.
2. Any errors made by the host website or the authorized bank.
3. Loss incurred by the cardholder due to online transactions, effected on Indian Websites and website hosted overseas not involving an outflow of foreign exchange from India, without the mandatory additional factor of authentication.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
5. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
6. Any transactions made using a PIN that has not been introduced by the card issuer in accordance with the Reserve Bank of India's mandate.

Benefit A - Section (3): We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period before the reporting of unauthorised use of the card to the card issuer.
2. Loss incurred through use of cards, due to breach of security or failure of the security mechanism of the card issuer.
3. Payment of claim under tele-phishing for more than 2 instances.
4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours.

Benefit A - Section (4): We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period before the reporting of unauthorised use of the card to the card issuer
2. Loss incurred due to breach of security or failure of security mechanisms or standard operating procedures of the card issuer

Special Condition applicable to Benefit A

1. We will only pay for unauthorised charges for which the Insured Person is responsible under the terms and conditions of the Insured Person's card.
2. Insured Person must report the loss to the Card Issuer within 24 hours after discovering the loss event.
3. Insured Person must comply with all terms and conditions given by the Card Issuer by which his/her card is issued.
4. Insured Person must report the loss to the Police Authority within 24 hours of discovering the loss event and having reported to the Card Issuer.

Limit on Liability

- For tele-phishing, the liability per transaction shall be restricted to the limits specified in the Schedule. Payment of claim under tele-phishing shall be payable only for the first two instances, and the second instance shall be covered only when the time duration between the first and second instances is within a time duration range of up to 2 hours.
- Under section 4 of Benefit A, the liability per transaction shall be restricted to the limits specified in the Schedule, if any person other than those excluded under the policy (as specified under General exclusion 1 applicable for Benefit A), collects the card on behalf of the customer from the courier company.

GENERAL EXCLUSIONS APPLICABLE TO BENEFIT A UNDER THE POLICY

We will not pay for any expenses or loss for:

1. Losses sustained by the Insured/Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured's/Insured Person's employee/members of household, acting alone or in collusion with others.
2. Losses arising out of the use of a genuine Card by an authorised person with the intent to defraud the Card Issuer.
3. Any legal liability, of whatsoever nature.
4. Losses arising directly or indirectly by reason of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, martial law.

5. Any loss directly or indirectly caused by or contributed to by or arising from: i. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. ii. The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.
6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.
7. Any loss or damage arising out of any Card transactions which have occurred after the loss or theft of the card has been reported to the Card Issuer.
8. Any loss/unauthorised use occurring at a POS (Point of Sale) terminal which is not secured with technology infrastructure, i.e., Unique Key Per Terminal (UKPT), Derived Unique Key Per Transaction.

For the complete and final list of exclusions and detailed wording, please refer to the policy Terms and Conditions.

CLAIM PROCEDURES

PERSONAL ACCIDENT - REIMBURSEMENT CLAIM PROCEDURE

Step 1: Claim Intimation

The claim requester must inform the insurer about the incident **within 60 days** from the date of loss.

Intimation should be sent via email to cub.claims@royalsundaram.in.

This applies to both **CUB partner-level customers** and **direct customers**

Step 2: Document Requirement Communication

Upon receiving the claim intimation, the insurer's claims department will respond within 24 hours.

A list of required documents will be shared to the email ID provided by the claim requester.

Step 3: Submission of Documents

The claim requester must submit all required documents along with the completed claim form within 90 days from the date of loss.

Documents should be sent directly to the insurer's claims team.

Step 4: Claim Registration

Once the documents are received, the insurer will register the claim.

A Claim Registration Number will be sent to the claim requester's email ID for reference.

Step 5: Claim Processing

The insurer will review the submitted documents.

The insurer will process the claim and if any additional documents are required, the claim requester will be notified accordingly.

Step 6: Claim Approval and Reimbursement

Upon successful verification and approval, the insurer will process the reimbursement.

The approved claim amount will be paid to the claim requester.

Step 7: Settlement Confirmation

After settlement, the insurer will send a Settlement Letter along with the **UTR (Unique Transaction Reference)** number to the claim requester.

Step 8: Claim Status and Escalation

For updates or concerns regarding the claim status, the claim requester may refer to the escalation contact details provided by the insurer.

TAT for claim service:

- Response to enquiries – within 24 hrs.
- If no investigation is needed, the claim will be processed within 7 working days from the date we receive the last required document.
- If an investigation is required, the claim will be processed within 30 working days from the date we receive the last required document.

Death Claim- Required Documents:

- Duly filled and signed PA death claim form.
- Death Certificate.
- First Information Report - Photocopy duly attested by the issuing authority.
- Post-mortem report
- Chemical analysis report of viscera / blood sample only if preserved
- Admission / Discharge / Death summary issued by hospital authority if any.
- Original Legal Heir Certificate (in case nomination has not been filed by the deceased)
- KYC and NEFT details of the Nominee / Legal Heir.

Repudiation or rejection of claim:

- Claims may be rejected if they do not meet policy terms, conditions, or warranties.
- Rejection will be communicated to the insured or sales team, and the claim will be closed.
- If any expense payment is applicable, it will be processed.
- In case of fraudulent claims, the claim will be rejected and the policy will be cancelled.

AIR ACCIDENT - REIMBURSEMENT CLAIM PROCEDURE

Step 1: Claim Intimation

The claim requester must intimate the insurer about the incident **within 60 days** from the date of loss.

Intimation should be sent via email to cub.claims@royalsundaram.in.

This applies to both **CUB partner-level customers** and **direct customers**

Step 2: Document Requirement Communication

Upon receiving the claim intimation, the insurer's claims department will respond within 24 hours.

A list of required documents will be shared to the email ID provided by the claim requester.

Step 3: Submission of Documents

The claim requester must submit all required documents along with the completed claim form within 90 days from the date of loss.

Documents should be sent directly to the insurer's claims team.

Step 4: Claim Registration

Once the documents are received, the insurer will register the claim.

A Claim Registration Number will be sent to the claim requester's email ID for reference.

Step 5: Claim Processing

The insurer will review the submitted documents.

The insurer will process the claim and if any additional documents are required, the claim requester will be notified accordingly.

Step 6: Claim Approval and Reimbursement

Upon successful verification and approval, the insurer will process the reimbursement.

The approved claim amount will be paid to the claim requester.

Step 7: Settlement Confirmation

After settlement, the insurer will send a Settlement Letter along with the UTR (**Unique Transaction Reference**) number to the claim requester.

The approved claim amount will be paid to the claim requester.

Step 8: Claim Status and Escalation

For updates or concerns regarding the claim status, the claim requester may refer to the escalation contact details provided by the insurer.

TAT for claim service:

- Response to enquiries – within 24 hrs
- If no investigation is needed, the claim will be processed within 7 working days from the date we receive the last required document.
- If an investigation is required, the claim will be processed within 30 working days from the date we receive the last required document.

Air Accident- Required Documents

- Duly filled and signed PA death claim form.
- Death Certificate.
- Airlines Ticket Copy or Bonafide letter from Airlines or proof of travel may be substantiated through supporting documents.
- First Information Report - Photocopy duly attested by the issuing authority.
- Post-mortem report.
- Original Legal Heir Certificate (in case nomination has not been filed by the deceased)
- KYC and NEFT details of the Nominee / Legal Heir.

Repudiation or rejection of claim:

- Claims may be rejected if they do not meet policy terms, conditions, or warranties.
- Rejection will be communicated to the insured or sales team, and the claim will be closed.
- If any expense payment is applicable, it will be processed.
- In case of fraudulent claims, the claim will be rejected and the policy will be cancelled.

CARD LIABILITY - REIMBURSEMENT CLAIM PROCEDURE

Step 1: Claim Intimation

The claim requester must intimate the insurer about the incident **within 48 hours** from the date of loss

Intimation should be sent via email to cub.claims@royalsundaram.in.

This applies to both **CUB partner-level customers** and **direct customers**

Step 2: Document Requirement Communication

Upon receiving the claim intimation, the insurer's claims department will respond within 24 hours.

A list of required documents will be shared to the email ID provided by the claim requester.

Step 3: Submission of Documents

The claim requester must submit all required documents along with the completed claim form **within 30 days** from the date of loss.

Documents should be sent directly to the insurer's claims team

Step 4: Claim Registration

Once the documents are received, the insurer will register the claim

A **Claim Registration Number** will be sent to the claim requester's email ID for reference

Step 5: Claim Processing

The insurer will review the submitted documents.

The insurer will process the claim and if any additional documents are required, the claim requester will be notified accordingly

Step 6: Claim Approval and Reimbursement

Upon successful verification and approval, the insurer will process the reimbursement.

The approved claim amount will be paid to the claim requester.

Step 7: Settlement Confirmation

After settlement, the insurer will send a Settlement Letter along with the UTR (**Unique Transaction Reference**) number to the claim requester.

Step 8: Claim Status and Escalation

For updates or concerns regarding the claim status, the claim requester may refer to the escalation contact details provided by the insurer.

TAT for claim service:

- Response to enquiries – within 24 hrs
- If no investigation is needed, the claim will be processed within 7 working days from the date we receive the last required document.
- If an investigation is required, the claim will be processed within 30 working days from the date we receive the last required document.

Secure Wallet- Required Documents

- Attested copy of FIR / General Complaint/Online complaint to Police.
- Attested Copy of Final Report from Police.
- Card statement highlighting the fraudulent transactions.
- Copy of intimation to Card issuer confirming the fraudulent transactions.

- Certification from Card issuer certifying the Date & Time of blocking of the Card after intimation from Cardholder regarding the loss.
- Confirmation from the Card Issuer that the disputed transactions will not be reversed in future or 4 months' card statement following the month of disputed transactions, to confirm that the disputed transactions have not been reversed by the card issuer
- Advance letter of subrogation on a Rs.100/- non judicial stamp paper in the event the client receives a refund after the claim has been settled.

Repudiation or rejection of claim:

- Claims may be rejected if they do not meet policy terms, conditions, or warranties.
- Rejection will be communicated to the insured or sales team, and the claim will be closed.
- If any expense payment is applicable, it will be processed.
- In case of fraudulent claims, the claim will be rejected and the policy will be cancelled.

ESCALATION MATRIX

Customer Services

Level	Contact Person / Department	Contact Details
Level 1	Customer Services	Sreekumar V ☎ 9176208418 ✉ Sreekumar.Vakkiyel@royalsundaram.in
Level 2	Head – Customer Experience	Sanjeevi Raghunathan ☎ 9940086026 ✉ r.sanjeevi@royalsundaram.in

Claims - Retail A&H

Level	Contact Person / Department	Contact Details
Level 1	Customer Care	Helpline ☎ 1860 425 0000 ☎ 1860 258 0000 ✉ Care@royalsundaram.in
Level 2	Customer Care	Brindha Shankar Extn: 6051 ☎ 044-7117 7117 ✉ Brindha.Shankar@royalsundaram.in
Level 3	Customer Care	R Solaiammal Extn: 7232 ☎ 044-7117 7117 ✉ Solaiammal.Raghunathan@royalsundaram.in

Claims - Commercial

Level	Contact Person / Department	Contact Details
Level 1	Speciality- Commercial Claims	R. Sampathkumar ☎ 7695887728 ✉ Sampathkumar.Rajagopal@royalsundaram.in
Level 2	Head- Commercial Claims SRO	Balaji Radhakrishnan ☎ 80566 31617 ✉ Balaji.Radhakrishnan@royalsundaram.in
Level 3	Head – Commercial Claims (Corporate)	Jagadish Gopalakrishnan ☎ 9940632809 ✉ g.jagadish@royalsundaram.in