

### Important Terms and Conditions:

#### I. Cancellation/ Termination (other than Free Look cancellation)

The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing.

The Company shall:

- a. refund proportionate premium for unexpired policy period, if the term of policy is up to one year and there is no claim (s) made during the policy period.
- b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.

The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

#### Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

#### III. Important Exclusions:

#### IV. Free Look Provision:

At the inception of the policy the Insured Person will be allowed a period of 15 days (30 days for Telesales, Online and Web aggregators) 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 Insured Person has not made any claim during the free look period, he will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force

- a) A refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured person and the stamp duty charges or;
- b) 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;
- c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.

#### V. Notices:

1. 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.

2. 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

3. the Company may send the Insured Person other information through electronic and telecommunications means with respect to the Policy from time to time

## GST Invoice

Royal Sundaram General Insurance Co. Limited  
M2 : M2-Baroda Branch  
Address:  
102, 1st Floor, 'OZONE' Building,, Opp. Bharat Petrol Pump, Near Centre Square Mall,,Dr. Vikram Sarabhai Road, Genda Circle,  
VADODARA - 390023, GUJARAT  
GSTIN: 24AABCR7106G1ZP

Policy Number : SHK0033571000100  
GST Invoice Number : SHK0033571000000  
Invoice Date : 06/10/2025

Insured/Recipient Name and Address:  
KURESHI ASIF AMADBHAI  
CHIRAG PAN HATHIKHANA STREET NO 4, NEAR CHIRAG PAN, HATHIKHANA MAIN ROAD  
RAJKOT, RAJKOT  
State: GUJARAT  
Pincode: 360001  
Place of Supply: GUJARAT  
State Code : 24

Accounting code of service :997133  
Accident and health insurance services

Taxable Premium		₹ 2,483
CGST	9%	₹ 223.47
SGST	9%	₹ 223.47
Gross Premium		₹ 2,929.94

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Signature

**Note:**This document is digitally signed

This document is electronically generated. This document should be issued along with the Policy document. This document stands invalid, if issued separately