

**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

**Maternity Discount Add-on Cover**

Base health insurance policies offer only a limited Sum Insured with coverage of hospitalization expense, but during the hospitalization, there are some other items which are not payable because these expenses are generally excluded from the insurance policy that leads to additional financial burden on insured's pocket, even after taking a suitable health insurance policy.

Therefore, Royal Sundaram General Insurance Co. Limited is presenting “**Maternity Add-on Cover**”. It will cover certain items which are non-payable as a part of base policy and protect you from the additional financial burden of hospitalization expenses and ensures that you will remain tension free.

**Key Features of the Policy**

- Discount on Maternity Treatment

**A Benefits Covered Under the Policy**

The Add-on cover will provide discount towards maternity cover availed by the Insured Person during the Add-on Policy Period and are always subject to the Sum Insured, any sub limit specified in the Product Benefits Table, the terms, conditions, limitations and exclusions, Co-pay (if any) mentioned in the Policy.

If you opt for this add-on cover, the conditions of the add-on cover supersede the terms and conditions of the base policy.

**A.1 Discount on Maternity Treatment**

Through this cover, the Insured is eligible to avail a discount in the specified Network Hospitals in the event of a delivery or for medically recommended lawful termination of pregnancy on the advice of a Medical Practitioner

This Benefit is subject to following conditions:

- i. This cover is available from the Day 1. No waiting period shall be applicable for this cover.
- ii. Any discount availed under this cover shall not reduce the overall Sum Insured of base policy.
- iii. The Insured Person should be between the age of 18 and 45 years.
- iv. Neither a cashless nor a reimbursement facility for maternity claim is available under this cover.
- v. Subsequent to the discount made available in the network, the payment for availing maternity cover has to be made directly at the hospital by the insured.

**B Policy Features****B.1 Age Eligibility**

As per the base policy.

**B.2 Individual & Family Combination**

As per the base policy.

**B.3 Policy Period Option**

As per the base policy.

**B.4 Premium Paying Term**

As per the base policy.

**B.5 Premium**

Premium for this add-on will be 7.7% of base policy premium.

**C Exclusions**

All exclusions as mentioned in the base policy unless otherwise stated and covered in Section D of this Add-on cover policy wordings.

**D General Terms & Clauses****D.1 Standard General Terms and Clauses**

All standard general terms and clauses of base policy read with policy schedule will be applicable to this Add-on.

**D.2 Specific Terms and Clauses**

All specific terms and clause of base policy read with policy schedule will be applicable to this Add-on.

**E Other Terms and Conditions****E.1 Claim Procedure**

All claims must be made in accordance with the procedure set out in base policy.

**EXECUTIVE COUNCIL OF INSURERS**

EXECUTIVE COUNCIL OF INSURERS,  
3rd Floor, Jeevan Seva Annexe,  
S. V. Road, Santacruz (W),  
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Website: <http://www.ecoi.co.in/ombudsman.html>  
Shri M.M.L. Verma, Secretary General  
Smt. Moushumi Mukherji, Secretary

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**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](mailto:customer.services@royalsundaram.in) or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

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IRDAI Registration No.102. | CIN: U67200TN2000PLC045611

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Karapakkam, Chennai - 600097

Registered Office: No. 21, Patullos Road, Chennai - 600002

[www.royalsundaram.in](http://www.royalsundaram.in)

Insurance is the subject matter of solicitation

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