

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

Part II- Policy Document**Policy Terms and Conditions****B.1 Preamble**

The Add-on policy can only be bought along with Base Policy either on policy issuance or on renewal and cannot be bought as standalone or as a separate policy.

This Policy is a contract of insurance issued by Royal Sundaram General Insurance Co. Limited (hereinafter called the 'Company') to the proposer mentioned in the schedule (hereinafter called the 'Insured') to cover the person(s) named in the schedule (hereinafter called the 'Insured Persons'). The policy is based on the statements and declaration provided in the Proposal Form by the proposer and is subject to receipt of the requisite premium.

B.2 Operative Clause

The insurance cover provided under this Add-on Policy to the Insured Person up to the Sum Insured is and shall be subject to (a) the terms and conditions of this Add-on Policy and (b) the receipt of premium, and (c) Disclosure to Information Norm (including by way of the Proposal Form or Information Summary Sheet) for Yourself and on behalf of all persons to be insured. Please inform Us immediately of any change in the address, nature of job, state of health, or of any other changes affecting You or any Insured Person.

C Definitions

The terms defined below and at other junctures in the policy have the meanings ascribed to them wherever they appear in this Policy and, where, the context so requires, references to the singular include references to the plural; references to the male includes the female and references to any statutory enactment includes subsequent changes to the same.

C.1 Standard Definitions

All other DEFINITIONS as defined in "SECTION C: DEFINITIONS" in the opted base policy wordings will be applicable on Add-on cover.

C.2 Specific Definitions

All other DEFINITIONS as defined in "SECTION C: DEFINITIONS" in the opted base policy wordings will be applicable on Add-on cover.

Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

D Benefits Covered Under the Policy

This Add-on covers you for outpatient treatment consultation and also enables to get discounts on diagnostic test and pharmacy etc. for an Insured Person during the Add-on Policy Period is 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 Add-on Policy.

D.1 Tele-Consultation with General Physician

The Company shall facilitate you a tele-consultation from general physician on an empanelled network through specified app. The limits such as Sum Insured, number of times the facility can be availed etc. will be as specified in Policy Schedule. This service is delivered through our empanelled vendor only.

D.2 Tele-Consultation with Specialist Doctors

The Company shall facilitate you a tele-consultation from specialist doctors on an empanelled network through specified app. In the entire network of specialists available, either a cashless consultation or a discount on consultation can be made available to the customer, depending on his choice of the doctor. The detail of such discount / cashless facility will be available on the app. The limits such as sum insured; number of times the facility can be availed etc. will be as specified in Policy Schedule. This service is delivered through our empanelled vendor only.

D.3 In-Person Out-patient Consultation with General Physicians

The Company shall facilitate a physical out-patient consultation with general physicians on empanelled list of hospital network for number of times and amount limit / capping as specified in the Policy Schedule.

D.4 In-Person Out-Patient Consultation with Specialist Doctors

The Company shall facilitate a physical out-patient consultation with Specialist doctors on empanelled list of hospital network for number of times and amount limit/ capping as specified in the Policy Schedule.

D.4.1 General Conditions applicable on Section D.1, D.2, D.3 and D.4

- i. These covers are available on cashless basis through an empanelled vendor only.
- ii. Only allopathic treatments are covered. Inpatient treatments, day care procedures, homeopathic, ayurvedic and naturopathy treatments are not covered under the policy.
- iii. Non-Medical Expenses - Registration Fee, Admission Fee, Telephone Charges, Cafeteria Charge shall be excluded from this benefit.
- iv. Other details of the delivery of these services shall be available on the app and your Certificate of Insurance.

D.5 Discount on Pharmacy

The Company, through its empanelled vendor, shall facilitate a discount on prescribed pharmacy booked on our app. To avail this benefit, the insured has to upload a prescription obtained through physical or online consultation and then apply discount coupon/vouchers as provided in our app to place an order. Insured can avail this benefit for any number of times during the Add-on policy period. The terms and percentage of discount will be as available on your Certificate of Insurance and app.

D.5.1 General Conditions applicable on Section D.5

- i. No medical equipment and associated consumables will be covered under the add-on policy (Example – BP Machine, Thermometer, Syringes, Nebulizer, Hot Water Bags).
- ii. Vitamins and tonics used for the treatment of injury or disease will not be covered here.
- iii. Food, Food Supplements or Dietary Pills (Example – Horlicks, Glucose, Whey Protein) will not be covered here.

D.6 Discount on Health Check-ups

The Company shall provide you a discount on preventive health check-up availed through our app. To avail this benefit, the insured can select any type of health check-up as provided by our

service providers on our app. The insured can avail Health check-up on pan India basis. Insured can avail this benefit for any number of times during the Add-on policy period. The terms and percentage of discount will be as available on your Certificate of Insurance and app.

D.7 Discount on Diagnostic Tests

The Company shall provide you a discount on prescribed diagnostic tests availed through our empanelled list of hospital network/diagnostic centres. The number of times this discount can be availed and the amount / percentage of discount available per instance are as specified in Policy Schedule. Details of the list of hospitals/diagnostic centres will be available on found our website and app. To avail this benefit Insured person has to book a prior appointment on our app.

D.7.1 General Conditions applicable on Section D.7

- i. Dental test shall not be covered under this benefit.

D.8 General Conditions applicable on all benefits

- i. A mandatory 7 days waiting period shall be applicable for all benefits from the inception of the add-on policy. This initial waiting period shall be not applicable on renewals.
- ii. This add-on policy is available purely on a cashless basis. There is no reimbursement provided under this add-on policy.
- iii. Only those persons named as insured Persons in the certificate of insurance shall be covered under this add-on policy.
- iv. The benefits cannot be availed for disease arising out of involvement in illegal activities or substance abuse.

E Exclusions

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

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

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

F.2 Specific Terms and Clauses

All specific terms and clause of Base policy read with policy schedule will be applicable on Add-on cover.

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

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

Annexure I
INSURANCE OMBUDSMAN OFFICE LIST

The contact details of **Insurance Ombudsman Office** details are as below:

S.No.	Office Details	Jurisdiction of Office Union Territory, District)
1.	AHMEDABAD - Shri Collu Vikas Rao Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2.	BENGALURU - Mr Vipin Anand Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
3.	BHOPAL - Shri R. M. Singh Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
4.	BHUBANESHWAR - Shri Manoj Kumar Parida Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.



5.	CHANDIGARH – Mr Atul Jerath Office of the Insurance Ombudsman, 6.S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
6.	CHENNAI - Shri Segar Sampathkumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7.	DELHI - Ms Sunita Sharma Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
8.	GUWAHATI – Shri Somnath Ghosh Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9.	HYDERABAD – Shri N. Sankaran Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10.	JAIPUR - Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman,	Rajasthan.



	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	
11.	ERNAKULAM – Shri G. Radhakrishnan Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
12.	KOLKATA – Ms Kiran Sahdev Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
13.	LUCKNOW -Shri Atul Sahai Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14.	MUMBAI - Shri Bharatkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,	Goa, Mumbai Metropolitan Region



	<p>S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>excluding Navi Mumbai & Thane.</p>
15.	<p>NOIDA - Shri Bimbadhar Pradhan Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
16.	<p>PATNA - Ms Susmita Mukherjee Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
17.	<p>PUNE - Shri Sunil Jain Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

COUNCIL FOR INSURANCE OMBUDSMEN

Contact Details:

Address:

COUNCIL OF INSURANCE OMBUDSMEN,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.

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 General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

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(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

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