

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

OPD Add-on Cover

Base health insurance policies generally offers the coverage in respect of In-patient care only and does not cover out-patient treatment expenses like out-patient consultation, pharmacy and diagnostic expenses, whose occurrence is high in compare to in-patient treatment 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 “**OPD Add-on Cover**”. It will cover out-patient consultation, discount on pharmacy, and discount on diagnostic tests etc. in addition to their base policy and protect you from the additional financial burden of out-patient treatment expenses and ensures that you will remain tension free.

➤ **Key Features of the Policy**

- Tele-Consultation with General Physician
- Tele-Consultation with Specialist Doctors
- In-Person Out-patient Consultation with General Physicians
- In-Person Out-patient Consultation with Specialist Doctors
- Discount on Pharmacy
- Discount on Health Check-up
- Discount on Diagnostic Tests

A 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.

A.1 Tele-Consultation with General Physician

The Company shall facilitate you a tele-consultation from general physician on an empaneled network though 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 empaneled vendor only.

A.2 Tele-Consultation with Specialist Doctors

The Company shall facilitate you a tele-consultation from specialist doctors on an empaneled 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 empaneled vendor only.

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

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

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

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

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

- i. These covers are available on cashless basis through an empaneled 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.

A.5 Discount on Pharmacy

The Company, through its empaneled 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.

A.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.

A.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.

A.7 Discount on Diagnostic Tests

The Company shall provide you a discount on prescribed diagnostic tests availed through our empaneled 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.

A.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.

B POLICY FEATURES**B.1 Age Eligibility**

Adult: As per base Policy
Child: As per base Policy.

B.2 Cover Type

Individually basis.

B.3 Policy Period Option

As per the base policy.

B.4 Premium Paying Term

As per the base policy.

B.5 Premium

Refer annexure _____

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.

F. Annexures

Annexure 1 - Rate Chart

Annexure 2 - Insurance Ombudsman Office List

Annexure 3 - Premium Illustration

ANNEXURE 1– RATE CHART

ANNEXURE 2 - INSURANCE OMBUDSMAN OFFICE LIST
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) |
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| 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. |

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| 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. |

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| 10. | JAIPUR - Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in | Rajasthan. |
| 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. |

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| 14. | MUMBAI - Shri Bharatkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, 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 | Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane. |
| 15. | 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 | 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. |
| 16. | 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 | Bihar, Jharkhand. |
| 17. | 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 | Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region. |

EXECUTIVE COUNCIL OF INSURERS

EXECUTIVE COUNCIL OF INSURERS,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.
Tel.: 022 - 26106889 / 671 / 980
Fax: 022 - 26106949
Email: inscoun@ecoi.co.in
Website: <http://www.ecoi.co.in/ombudsman.html>
Shri M.M.L. Verma, Secretary General
Smt. Moushumi Mukherji, Secretary

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.

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

IRDAI Registration No.102. | CIN: U67200TN2000PLC045611

Royal Sundaram General Insurance Co. Limited

Corporate Office: Vishranthi Melaram Towers, No. 2/319, Rajiv Gandhi Salai (OMR),
Karapakkam, Chennai - 600097

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

www.royalsundaram.in

Insurance is the subject matter of solicitation

Unique Identification Number: UIN- RSAHLIA24074V012324

Annexure 3 – Premium Illustration

A customer has Multiplier Health Insurance policy, now he opted OPD Add-on cover product.

| Age of Member | Coverage opted on Individual basis covering each member of the family separately (at single point of time) | | Coverage opted on Individual basis covering Multiple members of the family under single policy (Sum Insured is available for each member of policy) | | | Coverage opted on family floater basis with overall Sum Insured (Only one sum insured available for all members of family) | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|------------------------|
| | Premium (Rs) | Sum Insured (Rs.) | Premium (Rs) | Discount | Premium after Discount | Floater Premium | Floater Discount, if any | Premium after discount |
| 35 | | 4,00,000 | | | | | | |
| 30 | | 4,00,000 | | | | | | |
| 5 | | 4,00,000 | | | | | | |
| Coverage for all insured person will be separately available. Multiplier Health Insurance Plan is taken as base policy with Sum insured of 5L. | | | Coverage for all insured person will be separately available Multiplier Health Insurance Plan is taken as base policy with Sum insured of 5L. | | | Coverage for all insured persons will be available on aggregate basis. Multiplier Health Insurance Plan is taken as base policy with Sum insured of 5L. | | |