

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

Treatment at Home 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 “**Treatment at Home 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

- Treatment at Home

A Benefits Covered Under the Policy

The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken during the Add-on Policy Period for an Illness, Accident or condition described below if this is contracted or sustained by an Insured Person during the Add-on Policy Period and subject always 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 Treatment at Home Add-on Cover

We will indemnify the expenses towards treatment taken at home up to Sum Insured as specified in Part 1 of the Policy Schedule. If it is advised by the medical physician in writing, subject to the following conditions:

- i. The Medical Practitioner advises the Insured Person in writing to undergo treatment at home;
- ii. There is a continuous active line of treatment with monitoring of the health status by a Medical Practitioner for each day through the duration of the home care treatment;
- iii. Daily monitoring chart including records of the treatment duly signed by the treating Medical Practitioner is maintained;
- iv. The condition of the Insured Person is expected to improve in a reasonable and foreseeable period of time;
- v. Prior approval has been taken from Us;

- vi. Treatment availed is not categorized under “AYUSH” or any form of non- allopathic treatment.

A.1.1 Additionally, if any of the below mentioned conditioned are being met

- i. During the situation like pandemic etc. when there no hospital beds are available
- ii. When it is not possible to move a patient to the hospital due to law and order situation like riots, carnage etc. or natural calamities such as floods, etc. in the vicinity of the insured
- iii. When treatment is possible at home and requires interventions like intravenous fluids, ECG machine etc.

D.1.2 This Add-on cover shall be subject to following conditions:

- i. This cover shall exclude geriatric treatments.
- ii. Maximum number of days for which treatment at home can be availed will be 15 days, maximum up to Rs. 50,000 per incidence.
- iii. Our maximum liability under this add-on cover will be up to 2 incidences per Policy Year, maximum sum insured of Rs. 1,00,000.
- iv. Coverage under this product shall form a part of base policy sum insured.
- v. This benefit is available on reimbursement basis only.
- vi. Any one treatment taken at home can either be claimed under the cover “Treatment at Home add-on cover” or “Domiciliary Hospitalization Cover” but not both.

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

As per base policy.

B.2 Cover Type

As per 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),
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.

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Karapakkam, Chennai - 600097

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

www.royalsundaram.in

Insurance is the subject matter of solicitation

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