

ABCD ADD-ON COVER



Royal Sundaram General Insurance Co. Limited

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

Office : 21, Patullos Road, Chennai - 600 002

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	ABCD Add-on Cover	
2	Policy Number	xxxxxxx	
3	Type of Insurance Product / Policy	<ul style="list-style-type: none">Indemnity Benefit	
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none">As per Base	
5	Policy Coverage (What the policy covers?)	<ul style="list-style-type: none">ABCD Benefit - If insured Person has declared Asthma, High Blood Pressure, High Cholesterol (Hyperlipidemia) or Diabetes as Pre-existing Condition, then we will provide coverage for Hospitalization related to these conditions after 30 days of waiting period.Health and Wellness App – It will help you to track your physical activities, On the basis of level of physical activities, Health and Wellness app will calculate the reward points and these accumulated reward points can be redeemed on followings:Discounts on diagnostic tests within network of empanelled diagnostic centresDiscounts on OPD consultations on specified networkDiscount on mobility devices	<div>Section D.1</div> <div>Section D.2</div>

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		<ul style="list-style-type: none"> ○ Discount on medical devices including but not limited to thermometer, glucometer, oximeter, BP Meter. Scope will be restricted to the items mentioned in the app. ○ Teleconsultations (Video Consultations) – Insured member can avail 4 teleconsultations per quarter (3 months) of calendar year with general physicians/ specialized doctors on the Health and Fitness App. ○ Virtual Health Coach – A virtual health professional (not chat bot) specialized in the area of diet & nutritional management, exercise and fitness management who will resolve your queries relating to food to be preferred/to be avoided, diet to be followed keeping in mind the regional variations of food. Virtual Health Coach will also advise customers on fitness and exercise related queries i.e. quantum and intensity of physical activities like running, jogging, gymnasium, treadmill, cross-trainer and other physical activities/exercise 	<p>Section D.3</p> <p>Section D.4</p>
6	Exclusions (What the Policy does not cover)	Exclusions shall be in line with the base policy unless otherwise stated and covered Section D of this policy terms and conditions.	Section F.2
7	Waiting Period	All waiting period as mentioned in the base policy	
8	Financial limits of coverage i.Sub-limit ii.Co-payment iii.Deductible iv.Any other limit	The policy will pay only up to the limits specified hereunder for the following diseases/procedures: Not Applicable Not Applicable Not applicable. Not applicable	

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9	Claims/Claims Procedure	All claims must be made in accordance with the procedure set out in base policy unless otherwise stated and covered in Section D of this policy terms and conditions.	
10	Policy Servicing	Call Center number of the insurer: 1860 258 0000 / 1860 425 0000 Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer	Section F.2
11	Grievances / Complaints	<p>In case of any grievance the insured person may contact the company through Website: https://www.royalsundaram.in Grievance Redressal: https://www.royalsundaram.in/customer-service You may call us at – 1860 258 0000, 1860 425 0000 Email:</p> <ol style="list-style-type: none"> 1. Please raise a complaint with us through e mail – care@royalsundaram.in, and we would come back to you with a response in 24 hours. 2. In case you are not satisfied with our response or have not received any response in 24 hours, you may write to manager.care@royalsundaram.in 3. If you feel you are not heard of or have not received any response in 2 business days, you may escalate it to head.cs@royalsundaram.in 4. In case you are not happy with our response or have not received any response in 2 business days, you may approach gro@royalsundaram.in - GRO Contact Number – 9500413094 <p>Sr. Citizen can email us at : seniorcitizengrievances@royalsundaram.in - Senior Citizen Grievance Number - 9500413019 (A separate e-mail id for Senior Citizens has been created for the ease and convenience of Senior citizens)</p> <p>Fax us at: 044 – 7117 7140 Courier us your complaint at:</p>	Section F.1

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		<p>Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the Redressal of grievance through one of the above methods, insured person may contact the grievance officer at Mr. T M Shyamsunder Grievance Redressal Officer Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097</p> <p>For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in</p> <p>If Insured person is not satisfied with the Redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for Redressal of grievance as per insurance Ombudsman Rules 2017. Insurance Ombudsman addresses - https://www.cioins.co.in/ContactUs</p> <p>Grievance may also be lodged at – Registration of Complaints in Bima Bharosa by Policyholders:</p> <ol style="list-style-type: none"> 1. Can directly register complaint in the Bima Bharosa Portal https://bimabharosa.irdai.gov.in/ 2. Can send the complaint through Email to complaints@irdai.gov.in. 3. Can call Toll Free No. 155255 or 1800 4254 732. 4. Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to: 	
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		<p>General Manager Insurance Regulatory and Development Authority of India(IRDAI) Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell. Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032. No loading shall apply on renewals based on individual claims experience. Insurance is the subject matter of solicitation.</p>	
12	Things to remember	<p>As per base policy. Free Look Period: As per base policy Cancellation: As per base policy Policy Renewal: As per base policy Renewal Benefits: As per base policy Migration and portability: As per base policy Portability: As per base policy Change in Sum Insured: As per base policy Moratorium Period : As per base policy</p>	F.1
13	Insured's Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period such as change in occupation.</p>	

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the

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policy document, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the policy holder:

I have read the above and confirm having noted the details.

Place:

Date:

of the Policy Holder)

(Signature

Note:

- i. Insurer shall provide weblink where the product related documents including the Customer Information Sheet are available on the website of the insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- iii. Insurer to take confirmation of the policyholder regarding receiving the Customer Information Sheet.