

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

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

<b>SI No</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause Number</b>
1	Name of Insurance Product / Policy	OPD Add-on Cover	
2	Policy Number	xxxxxxx	
3	Type of Insurance Product / Policy	<ul style="list-style-type: none"> <li>• Indemnity</li> </ul>	
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"> <li>• As per base</li> </ul>	
5	Policy Coverage (What the policy covers?)	<p><b>1. Tele-Consultation with General Physician</b> 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.</p> <p><b>2. Tele-Consultation with Specialist Doctors</b> The Company shall facilitate you a tele-consultation from specialist doctors on an empaneled network though 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</p>	<b>Section D</b>

	<p>facility can be availed etc. will be as specified in Policy Schedule. This service is delivered through our empaneled vendor only.</p> <p><b>3. In-Person Out-patient Consultation with General Physicians</b></p> <p>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.</p> <p><b>4. In-Person Out-Patient Consultation with Specialist Doctors</b></p> <p>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.</p> <p><b>5. Discount on Pharmacy</b></p> <p>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.</p> <p><b>6. Discount on Health Check-ups</b></p> <p>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.</p> <p><b>7. Discount on Diagnostic Tests</b></p> <p>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.</p>	
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OPD Add-on Cover



		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.	
<b>6</b>	Exclusions (What the Policy does not cover)	All exclusions as mentioned in the base policy unless otherwise stated.	<b>Section E</b>
<b>7</b>	Waiting Period	All waiting period as mentioned in the base policy	
<b>8</b>	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	
<b>9</b>	Claims/Claims Procedure	All claims must be made in accordance with the procedure set out in base policy.	<b>Section G</b>
<b>10</b>	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	
<b>11</b>	Grievances / Complaints	In case of any grievance the insured person may contact the company through Website: <a href="https://www.royalsundaram.in">https://www.royalsundaram.in</a>	<b>Annexure 1</b>

		<p>Grievance Redressal: <a href="https://www.royalsundaram.in/customer-service">https://www.royalsundaram.in/customer-service</a>                  You may call us at – 1860 258 0000, 1860 425 0000                  Email:</p> <ol style="list-style-type: none"> <li>1. Please raise a complaint with us through e mail – <a href="mailto:care@royalsundaram.in">care@royalsundaram.in</a>, and we would come back to you with a response in 24 hours.</li> <li>2. In case you are not satisfied with our response or have not received any response in 24 hours, you may write to <a href="mailto:manager.care@royalsundaram.in">manager.care@royalsundaram.in</a></li> <li>3. If you feel you are not heard of or have not received any response in 2 business days, you may escalate it to <a href="mailto:head.cs@royalsundaram.in">head.cs@royalsundaram.in</a></li> <li>4. In case you are not happy with our response or have not received any response in 2 business days, you may approach <a href="mailto:gro@royalsundaram.in">gro@royalsundaram.in</a> - GRO Contact Number – 9500413094</li> </ol> <p>Sr. Citizen can email us at : <a href="mailto:seniorcitizengrievances@royalsundaram.in">seniorcitizengrievances@royalsundaram.in</a> - 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:                  Royal Sundaram General Insurance Co. Limited                  Vishranthi Melaram Towers,                  No.2/319, Rajiv Gandhi Salai (OMR)                  Karapakkam, Chennai – 600097                  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  <b>Mr. T M Shyamsunder</b>  <b>Grievance Redressal Officer</b>                  Royal Sundaram General Insurance Co. Limited                  Vishranthi Melaram Towers,                  No.2/319, Rajiv Gandhi Salai (OMR)                  Karapakkam, Chennai – 600097</p>	
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12	Things to remember	<p><b>Free Look Period:</b> As per base policy</p> <p><b>Cancellation :</b> As per base policy</p> <p><b>Policy Renewal:</b> As per base policy</p> <p><b>Renewal Benefits:</b> As per base policy</p>	Section F

		<p><b>Migration and portability:</b> As per base policy</p> <p><b>Portability:</b> As per base policy</p> <p><b>Change in Sum Insured:</b> As per base policy</p> <p><b>Moratorium Period :</b> As per base policy</p>	
13	Your 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>	

Declaration by the policy holder:

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

Place:

Date:

(Signature of the Policy Holder)

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.