Prospectus and Sales Literature

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

Pre and Post Hospitalization Multiplier Add-on Cover

By opting for this Add-on cover, pre hospitalization and post hospitalization expenses available under the base product will get upgraded by the options provided under this add-on cover.

Therefore, Royal Sundaram General Insurance Co. Limited is presenting **"Pre and Post Hospitalisation Multiplier Add-on Cover".** indemnify pre-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care or day care treatment, up to the Sum Insured of base product for a fixed period of no. of days as specified in policy schedule prior to the date of admissible hospitalization covered under the policy.

And for Post-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, up to the Sum Insured, for a fixed period of no. of days as specified in the policy schedule from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

Key Features of the Policy

- **Pre and Post Hospitalisation Multiplier Add-on Cover**

A BENEFITS COVERED UNDER THE POLICY

The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken during the Policy Period for an Illness, Accident or condition described below if this is contracted or sustained by an Insured Person during the 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 Pre and Post Hospitalization Multiplier Add-on Cover;
By opting for this Add-on cover, pre hospitalization and post hospitalization expenses available under the base product will get upgraded by the options provided under this add-on cover.

The company shall indemnify pre-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care or day care treatment, up to the Sum Insured of base product for a

fixed period of no. of days as specified in policy schedule prior to the date of admissible hospitalization covered under the policy.

And for Post-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, up to the Sum Insured, for a fixed period of no. of days as specified in the policy schedule from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

General Conditions applicable to this benefit:

1. This benefit will be available on reimbursement basis only.
2. Pre hospitalization expenses shall be payable only if We have accepted the claim for same Illness/Injury has been accepted under the section 'In patient Care'.
3. Post hospitalization expenses shall be payable only if We have accepted the claim for same Illness/Injury has been accepted under the section 'In patient Care'

B POLICY FEATURES

B.1 Age Eligibility

Adult: As per base policy
Child: As per base policy.

B.2 Cover Type

As per base policy.

B.3 Renewablity

As per base policy

B.4 Policy Period Option

As per the base policy.

B.5 Premium Paying Term

As per the base policy.

B.6 Premium

Refer annexure - 1

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.

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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

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ANNEXURE 1– RATE CHART

Sl. No	Pre-post hospitalization option	Loading factor*
1.	60 days pre-hospitalization and 90 days post hospitalization	2%
2.	90 days pre-hospitalization and 180 days post hospitalization	5%

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ANNEXURE 2 - INSURANCE OMBUDSMAN OFFICE LIST

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

https://www.cioins.co.in/ContactUs

Council for Insurance Ombudsmen
Contact details:

Address:

Council for Insurance Ombudsmen,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.

Grievance may also be lodged at –

ln 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:

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

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)

Fax us at: 044 – 7117 7140

Courier us your complaint at:

Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers,

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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

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

For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in

lf 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

Grievance may also be lodged at –

Registration of Complaints in Bima Bharosa by Policyholders:

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:

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.

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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 258 0000 or e-mail at care@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

IRDAI Registration No.102. | CIN: U67200TN2000PLC045611