

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

SI No.	TITLE	DESCRIPTION	Refer to policy clause number
1	Name of Insurance Product / Policy	Group Bharat Yatra Suraksha, Royal Sundaram General Insurance Co. Limited	
2.	Policy Number	XXXX	
3.	Type of Insurance Product / Policy	Travel	
4.	Sum Insured (Basis)  (Along with amount)	Individual Sum Insured – Rs. _____	
5.	Policy Coverage (What the policy covers?)	Hospitalization Expenses due to Accident including expenses for emergency medical evacuation Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD) Repatriation Of Mortal Remains Automatic trip extension Optional Benefits : Compassionate Allowance Missed Flight Connection Loss Of Checked-in Baggage (applicable only for air travel) Trip Delay (applicable only for air travel) (beyond 3 hour) Carrier Cancellation (applicable only for air travel)	Group Bharat Yatra Suraksha Section- 1

		Trip Cancellation & Interruption	
7.	Waiting period	There is no initial waiting period under standard domestic travel insurance 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	
9.	Claims/Claims Procedure	<p><b>CLAIM PROCEDURE :</b></p> <p>Procedure for Cashless claims: (applicable only to Section-1: Hospitalization cover)</p> <p>(i) Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized Third Party Administrator (TPA).</p> <p>(ii) Cashless request form available with the network provider or Third Party Administrator (TPA) shall be completed and sent to the Company/TPA.</p> <p>(iii) The Company/ Third Party Administrator (TPA) upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification.</p> <p>(iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.</p> <p>(v) The Company or Third Party Administrator (TPA) reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant details.</p> <p>(vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / Third Party Administrator (TPA) for reimbursement</p>	Group Bharat Yatra Suraksha section : F.1

		<p>Procedure for reimbursement of claims</p> <p>For reimbursement of claims, the insured person shall submit the necessary documents to the insurer within thirty days of date of discharge from hospital.</p> <p><b>Notification of Claim:</b></p> <p>Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.</p> <p>i. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.</p> <p>ii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.</p> <p>Note: The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case.</p> <p>Documents to be submitted:</p> <p>Basic documents required for all claims include</p> <p>a) Duly completed claim form</p> <p>b) Photo Identity Proof of the insured person</p> <p>c) Any other relevant document required by the Company for assessment of the claim</p> <p>d) NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque</p> <p>e) KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines</p>	
10	Policy Servicing	<p>Call Center number of the insurer: 1860 258 0000 / 1860 425 0000</p> <p>Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer</p>	<p>Group Bharat Yatra Suraksha Section : E.1.17</p>

11	Grievances / Complaints	<p><b>Grievances :</b></p> <p><b>Grievances Redressal Procedure:</b></p> <p>We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned.</p> <p>Step 1 : Please raise a complaint with us through our Online form, and we would come back to you with a response in 2 business days.</p> <p>Step 2 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097 Call us at 1860 425 0000 1860 258 0000 Drop us an email care@royalsundaram.in</p> <p>Step 3: In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097 Senior Citizen Redressal : 9500413019 Grievance Redressal Officer : Mr. T M Shyamsunder, 9500413094 Drop us an email manager.care@royalsundaram.in</p>	Group Bharat Yatra Suraksha E.1.18
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		<p>Senior Citizen can Write to us at seniorcitizengrievances@royalsundaram.in</p> <p>Step 4 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> Click here to view Office of the Executive Council of Insurers Drop us an email head.cs@royalsundaram.in</p> <p>Step 5 : In case you are not satisfied with the decision/resolution of the Company, you may approach the IRDAI Grievance Call Center IRDAI Grievance Call Center Insurance Regulatory &amp; Development Authority of India United India Tower, 9th floor, 3-5-817/818 Basheerbagh, Hyderabad- 500 029. Contact Number: 040-66514888 Call us at 1860 425 0000 1860 258 0000 Drop us an email gro@royalsundaram.in</p>	
12	Things to remember	<p><b>Cancellation :</b> Before commencement of Journey: Applicable for Plan-A &amp; B- Journey through Taxi and Bus - Policy must be cancelled atleast 1 hour before the journey. Applicable for Plan C- Coverage for Train Travel &amp; Plan- D- Air Travel: Policy must be cancelled atleast 3 hours before the commencement of Journey. Applicable for Plan E- Domestic Trip: The policy must be cancelled atleast 3 days before the commencement of Period of Insurance. After commencement of Journey: Applicable for Plans- A, B, C &amp; D: The policy can't be</p>	Group Bharat Yatra Suraksha Section : E.1.7

		<p>cancelled after the commencement of insured journey. Applicable for Plans- E: Domestic Trip with tenure of less than or equal to 7 days): policy can't be cancelled after the commencement of Insured Trip.</p> <p>Applicable for Plans- E: Domestic Trip with tenure of more than 7 days): Such policies can be cancelled even after the commencement of Insured.</p> <p><b>Renewal of the Policy:</b></p> <p>As it is a travel insurance policy providing coverage only for the travel through Insured Journey/Trip, this policy can't be renewed.</p> <p><b>Renewal of the Policy:</b></p> <p>As it is a travel insurance policy providing coverage only for the travel through Insured Journey/Trip, this policy can't be renewed</p>	Group Bharat Yatra Suraksha Section : E.1.14
13	Your Obligations	<p>Multiple policies (Applicable to covers which offer fixed benefits)</p> <p>In case of multiple policies which provide fixed benefits, on the occurrence of the Insured event in accordance with the terms and conditions of the policies, the insurer shall make the claim payments independent of payments received under other similar policies.</p>	Group Bharat Yatra Suraksha Section : E.1.6

Declaration by the policy holder:

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

Place:

Date:

(Signature of the Policy Holder)

Note:

Insurer shall provide weblink where the product related documents including the Customer Information Sheet are available on the website of the insurer.

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Insurer to take confirmation of the policyholder regarding receiving the Customer Information Sheet.