Annexure-2 Customer Information Sheet (Description is illustrative and not exhaustive)			
Sl no	**Title**	**Description**	**Refer to policy clause number**
1	***Product name***	**Corona Kavach Policy, Royal Sundaram General Insurance Co. Limited**	
2	***What am I covered for***	a. Hospitalisation expenses-Medical expenses incurred for hospitalisation on Covid for minimum period of 24 hours including pre-hospitalisation expenses for a period of 15 days and post hospitalisation expenses for a period of 30 days	4.1, 4.4, 4.5
		b. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs 2000/- per hospitalisation	4.1
		c. Home Care treatment expenses- Costs of treatment incurred by the insured person on availing treatment at home maximum upto 14 days per admission as per policy terms and conditions including pre hospitalisation expenses of 15 days and post hospitalisation expenses for a period of 30 days.	4.2
		d. AYUSH Coverage- Medical expenses incurred on hospitalisation for Covid under AYUSH Treatment	4.3
		e. Hospital Daily Cash	5.1
3	***What are the Major exclusions in the policy***	Following is a partial list of policy exclusions. Please refer to the policy document for the complete list of exclusions:	
		a. admission primarily for investigation and evaluation	7.1
		b. admission primarily for rest cure, rehabilitation and respite care	7.2
		c. Any claim in relation to Covid where it has been diagnosed before Policy Start Date	7.5
		d. Day care treatment and OPD treatment	7.6
4	***Waiting Period***	Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded	6.1
5	***Payment basis***	The base cover is on indemnity basis and Optional cover is on Benefit basis	
6	***Cancellation***	The company may cancel the policy at any time on grounds of misrepresentation, non disclosure of material facts fraud by the insured person by giving 7 days' written notice.	9.9
8	***Claims***	a. For Cashless Service- weblink of network hospital https://www.royalsundaram.in/health-insurance/cashless-hospitals	
		b. b. For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder .	8.1,8.2

		<table><tr><th>SI No</th><th>Type of Claim</th><th>Prescribed Time limit</th></tr><tr><td>1</td><td>Reimbursement of hospitalization and pre hospitalization expenses</td><td>Within thirty days of date of discharge from hospital</td></tr><tr><td>2</td><td>Reimbursement of post hospitalization expenses</td><td>Within fifteen days from completion of post hospitalization treatment</td></tr><tr><td>3</td><td>Reimbursement of Home Care expenses</td><td>Within thirty days from completion of home care treatment</td></tr><tr><td colspan="3">For details on claim procedure please refer policy wording</td></tr></table>	
9	***Policy Servicing***	*Insurer to provide details of company officicals.*	
	Grievances/Complaints	a. Details of Grievance redressal officer https://www.royalsundaram.in/customer-services/grievance-redressal-procedure (or) http://www.ecoi.co.in/ombudsman.html b. IRDAI integrated Grievance Management System- https://igms.irda.gov.in/ c. Insurance Ombudsman- The contact details of the Insurance Ombudsman offices have been provided as Annexure B of the policy document	10
10	***Insured's Rights***	TAT for Pre-Auth is 2hours and Settlement of reimbursement is 30 days	
11	***Insured's Obligations***	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	
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 policy document, the terms and conditions mentioned in the policy document shall prevail.			