

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

Add On Terms and Conditions

a. Preamble

The Add-on cover can only be bought along with Group policy herein referred as Base Policy either on policy issuance or on renewal and cannot be bought as standalone or as a separate policy.

The insurance cover provided under this Add-on Cover to the Insured Person up to the benefits is and shall be subject to (a) the terms and conditions of this Add on and (b) the receipt of premium, and (c) Disclosure to Information Norm (including by way of the Proposal form or Information Summary Sheet) for all persons to be insured.

b. The Add-on cover shall only offer coverage subject to below conditions:

- i. Terms and conditions of the Add on are to be read in conjunction with the terms and conditions of the Base Policy
- ii. The add on cover remains valid till base policy is active. If the base policy terminated due to efflux of time or due to any reasons, the add-on covers so opted terminate automatically with the base policy.
- iii. There will be no premium refund under the Base Policy/Certificate of Insurance/ Add on in the event of claim/utilization of any benefit under the Base Policy/Certificate of Insurance/ Add on.
- iv. In case of renewal, upon payment of required premium add on will be automatically renewed with the base policy or base policy holder can opt out of add on cover or add on cover terminates for non-payment of required premium.be discontinued upon request by the Base Policy holder

I. Definitions

All Standard and Specific Definitions as defined in the respective Base Policy shall also apply for this add on, wherever applicable.

Additional Specific Definitions

a. Health Care Professional:

A Health Care Professional is a person who holds a valid academic qualification in a specific Health Care Discipline from a recognized institution and registered with a regulatory body as set up by the Government of India or a State Government or any other relevant authority and is engaged in providing Health Care Services in the same Discipline with an objective of maintaining and improving individual's health.

b. Service Provider:

Service Provider means the providers empanelled and engaged by Us for arranging/providing services under Add ons mentioned in the Policy Document /Certificate of insurance. The name, address and contact particulars of such service providers shall be specified by Us in the Policy Document /Certificate of insurance. Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

II. Benefits Covered Under the Add-on Cover

The Policy Document / Certificate of Insurance will specify which of the following services are in force for the Insured Person during the Policy Period subject to terms and conditions mentioned therein and base policy terms and conditions.

The services shall be availed through our empanelled service provider by using their online portal/mobile app or any other digital or physical mode as specified in policy document/ certificate of Insurance.

The benefits under all these covers are subject to the limits as specified in policy document/ certificate of Insurance.

The cost of the services availed beyond the specified limit specified in the policy document or certificate of insurance, will be borne by the insured person

The Insured person can access the chosen services by contacting the provider through the details provided in the policy document/certificate of insurance.

1. Medical Consultation

A. Face to face Consultation/ OPD consultation Benefit/ In person Consultation: General/ Speciality

Under this benefit, the Insured person(s) can avail face to face consultations/ OPD consultations through our empanelled service provider, to receive medical advice, diagnosis, and treatment recommendations in their preferred language. The consultation will be provided by a qualified and / or specialist medical practitioner / Health care professional as per the limit and / or speciality mentioned in your policy document. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode. The consultation will be provided up to the number of sessions during the policy period and time duration for each session, as specified in the policy document/ certificate of insurance.

B. Teleconsultation Benefit: General/ Speciality

Under this benefit, the Insured person(s) can avail teleconsultations through our empanelled service provider, to receive medical advice, diagnosis, and treatment recommendations in their preferred language. The consultation will be provided by a qualified and / or specialist medical practitioner / Health care professional as per the limit and / or speciality mentioned in your policy document. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode.

2. Health Risk Assessment (HRA)

- i. Under this benefit, the Insured person(s) can evaluate their overall health and well-being through a Health Risk Assessment (HRA). This HRA, conducted via an online tool provided by our empanelled service provider, helps assess the Insured Person's lifestyle, health risks, and quality of life, followed by expert recommendations to enhance their wellness journey. Insured will get assessment report on completion of Health Risk Assessment.

- ii. In furtherance to the online HRA, the Insured can additionally opt for Doctor Coach Services by our empanelled service provider for healthcare guidance, personalized insights and actionable steps to achieve holistic health goals for the Insured Person(s), along with a Personalised Care Map which includes advices pertaining to lifestyle modifications, diet recommendations, fitness suggestions, and preventive care steps aimed at managing health risks and improving overall well-being.

3. Mental Wellness

Under this benefit, our empanelled service provider will offer, the Insured person(s) an access to professional counselling sessions through chat, video, or audio call, with psychologists and mental health care professionals through the network, which are designed to support individuals dealing with psychological and mental health concerns.

The counselling is available with network health professionals, up to the number of sessions during the policy period and time duration for each session, as specified in the policy document/ certificate of insurance

Additionally, the service offers immediate assistance for distress or emotional crises through a dedicated helpline.

4. Weight Management

Under this benefit, Our empanelled service provider will arrange for consultative services by a Health Care Professional related to Insured person's weight management with the objective of maintaining healthy BMI and improving it through the weight management program including but not limited to diet & nutrition management, health coach, and consultations.

Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode. The consultation will be provided up to the number of sessions during the policy period and time duration for each session, as specified in the policy document/ certificate of insurance

5. Fitness Management

Under this benefit, our empanelled service provider will provide the Insured person(s) the facility to participate in a variety of fitness programs and activities, both online and offline. The benefits are limited to the features as mentioned in your policy document / certificate of insurance and can be availed up to the limits as specified in the policy document/Certificate of Insurance

Key Features of the Benefit:

i. Fitness Pass:

The Insured will have access to Live Online Sessions or offline sessions, under expert instructors at select partner fitness centres and studios, that cater to various fitness disciplines, including yoga, Zumba, gym workouts, Pilates. Insured can also avail access offers to premium offerings with higher levels of service or more tailored fitness programs under top tier instructors at select partner fitness centres and studios.

The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance.

ii. Wellness Content (Newsletters, Articles, etc.):

The Insured will also receive access to a wide range of wellness content throughout the policy year, at intervals as specified in the policy document/ certificate of insurance, in the form of newsletters, articles, blogs, and guides, providing valuable information on topics related to fitness, nutrition, mental well-being, and overall health improvement strategies.

iii. **Health Talks and Sessions:**

Expert-led health talks and wellness sessions will be periodically available to the Insured, as specified in the policy document/ certificate of insurance. These sessions cover various topics such as physical health, mental wellness, nutrition, and lifestyle management.

The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance.

6. Stress Management

Under this benefit, our empanelled Service Provider will arrange for consultation services to Insured person by a Health Care Professional to maintain good health through stress management program including but not limited to sessions on Work/life balance, awareness sessions on mental wellbeing, mental health screening and fitness coach.

Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode. The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance.

7. Preventive Health Check up

Under this benefit Our empanelled service provider will arrange for preventive health Checkup tests in India as listed and/or specified in the policy document/ Certificate of Insurance. The cost of the health Checkup will be borne by the insured person unless specified otherwise in the policy document/ Certificate of Insurance.

For the purpose of this benefit, Preventive Health Check-up means the medical test(s) undertaken for general assessment of health status and does not include any diagnostic or investigative medical tests for evaluation of Illness or a disease

8. Redeemable Voucher

Under this benefit, vouchers on certain specified products/ services is given to the insured person, with the motive to promote wellness and fitness of the insured person. These vouchers will be redeemable through the digital platform of our network of service provider.

9. Vaccination

Under this benefit, our empanelled Network provider will offer the Insured person(s) the facility of availing vaccinations in India, as listed and specified in the policy document or certificate of insurance. The cost of the services availed beyond the specified limit specified otherwise in the policy document or certificate of insurance, will be borne by the insured person.

Expenses related to the doctor, nurse or any other incidental expenses are not payable, wherever applicable

The Insured person(s) can also avail attractive discounts, up to the limit as specified in the policy document/ certificate of insurance, to cover key preventive vaccinations, example:

- i. Hepatitis B (Genevac B)

- ii. Influenza (Influvac)
- iii. Cervical Cancer (Gardasil)
- iv. Pneumonia (Pneumovax)
- v. Typhoid (Typhar)

Note: The above mentioned list is indicative and not exhaustive.

10. Home Care

- i. Under this benefit, the Insured person(s) are eligible for a range of home care services by skilled attendants, health care professionals and qualified physiotherapists, ensuring access to medical care and support in the comfort of their home.
- ii. This benefit is available for specific medical needs during the policy period and includes services such as assistance by trained healthcare attendants, professional nursing care, short-term nursing care, home visits by qualified / specialist doctors, physiotherapy sessions (including remote video consultations).
- iii. Our empanelled service provider will arrange for a required facilities at home within India in the city in which you reside. This service will be available for a maximum period as specified in the Policy document/ Certificate of Insurance.
- iv. Coverage under this benefit will be subject to being advised in writing by the treating medical practitioner.
- v. The cost of the service will be borne by the insured person unless specified otherwise in the Policy document/ Certificate of Insurance.

11. Women specific wellness

Our empanelled service provider offers below services to the Insured person(s), under this unique Women specific wellness cover

- i. An access to the online or face to face consultations with a network of Specialists medical professionals like Gynaecologists to receive medical advice, diagnosis, and treatment recommendations for the women specific illnesses.
- ii. This cover also offers access to women specific diagnostic tests with attractive discounts at network diagnostic centres. The cost of the diagnostic tests will have to be borne by the insured unless specified otherwise in the policy schedule/ Certificate of insurance.
- iii. **Maternity care:** Under this cover insured can avail maternity care services designed to support you throughout your pregnancy journey which includes expert consultations, prenatal post-natal care consultation, diagnostic services, expert counselling session, personalized wellness plans including diet or fitness recommendations.
- iv. **Post Natal care:** Consultative services by a Health Care Professional starting six weeks after delivery, related to postpartum and postnatal care with an intent to promote recovery of the Insured person and ensure healthy growth of the baby through the post-natal care program including but not limited to diet & nutrition management, fitness coach, exercise plan, consultations with gynaecologist/ psychiatrist/ lactation/ paediatric consultation, discount on health supplements and awareness on co-morbidities.

The benefits are offered are up to the limits as specified in the policy document/ certificate of Insurance. The services mentioned above can be bundled or availed separately.

These services will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, digital customer application or any other digital mode.

12. Attendant Escort Services

Under this benefit, our panelled service provider will offer the Insured person(s), facility to book comprehensive attendant services including escort service, wheelchair assistance and High Care Unit (HCU) escort service, at discounted rates, for travel and mobility assistance during medical visits and hospital stays.

The cost of the services will be borne by the insured person unless specified otherwise in the policy document or certificate of insurance

13. Ambulance Services

Under this benefit, our empanelled services provider will offer a facility to book ambulance services for transportation to and from healthcare facilities for better medical facilities and treatment. The Insured person(s) can book an ambulance through network Ambulance service providers which include basic life support (BLS) and advanced life support (ALS) ambulances, depending on the medical needs of the Insured person(s) at the time of service.

Access to these ambulance services can be availed up to the limit as specified in the policy document/ Certificate of Insurance. The cost of the services will be borne by the insured person unless specified otherwise in the policy document or certificate of insurance

14. Disease Management

Under this benefit, our empanelled service provider will offer the Insured person(s), an access to the healthcare services related to the managing the lifestyle diseases including but not limited to Diabetes, Hypertension, Hyperlipidaemia, Obesity, coronary heart diseases. Disease Management Program involves managing patients with all stages of chronic disease. Health management starts with early detection and then detail management of chronic disease.

Under this benefit insured can avail the comprehensive plans which includes online or offline Expert advice from Health and Wellness Coaches, diagnostic tests to monitor the health parameters, lifestyle consultation including fitness regime and diet consultations. The cost of medical tests will be borne by the insured person unless specified otherwise in the policy document or certificate of insurance.

The benefits available under this cover are up to the limits as specified in the policy document/certificate of insurance.

15. Tobacco Cessation Program:

Our empanelled service provider will arrange for consultative services to Insured person by a Health Care Professional related to controlling tobacco usage with the objective of helping quit smoking/ tobacco addiction through the cessation program including but not limited to expert counselling, and consultations. Consultation will be provided through various specified modes of communication (including but not limited to) like audio, video, online portal, chat, customer application or any other digital mode. The number of sessions during the policy period and duration of each session under this benefit is as specified in the policy document/ Certificate of Insurance.

16. Medical Second opinion - Domestic

Our empanelled service provider will arrange for a medical second opinion in India, if an Insured Person is diagnosed with any of the Illnesses mentioned in the policy schedule/Certificate of insurance, during the Policy/cover Period. The expert opinion will be available upon insured person's request and will be directly sent to the Insured Person. Second Opinion will be based only on the information and documentation provided to Us which will be shared with a Medical Practitioner providing opinion.

17. Medical Second opinion - Worldwide

Our empanelled service provider will arrange for a medical second opinion from a Health Care Professional located worldwide outside India, if an Insured Person is diagnosed with any of the Illnesses mentioned in the policy schedule/Certificate of insurance, during the Policy/cover Period. The expert opinion will be available upon insured person's request and will be directly sent to the Insured Person. Second Opinion will be based only on the information and documentation provided to Us which will be shared with a Medical Practitioner providing opinion.

18. Flexi Health Wallet

Under this benefit, the Insured person(s) are provided with a Health Wallet, designed to offer financial convenience for Outpatient services (OPD), diagnostic tests (Health check-ups) and pharmacy expenses.

The Flexi Health Wallet enables the Insured to manage their diagnostic, OPD services and pharmacy expenses flexibly, with a predefined amount, as specified in the policy document/ certificate of insurance, allocated for use during the policy period at the start of the policy year. This amount can be used for services through our empanelled service provider, at network healthcare providers and pharmacy stores (both in-store and online) for diagnostic tests, OPD services and pharmaceutical purchases, as specified in the policy document/ certificate of insurance.

The cost of the services availed beyond the specified limit specified otherwise in the policy document or certificate of insurance, will be borne by the insured person.

19. Discount from Network Providers

Under this benefit, Our empanelled Service Provider will offer the Insured person(s), the discounts on diagnostic tests, medicine, medical devices, health supplements and other health related services offered through the network service providers in India. Home delivery of pharmacy will also be offered upon the request of the insured person, wherever available in India.

Under this cover insured can avail attractive discounts on OPD, Health Check-ups and Pharmacy , up to the limit as specified in the policy document/ certificate of insurance .

The cost of the service will be borne by the insured person unless specified otherwise in the policy document or certificate of insurance

20. Health Rewards

Under this benefit, the Insured person(s) can be entitled to get Health Rewards for maintaining an active lifestyle which includes activities like walking, running, or cycling. These rewards will be offered against the health rewards/ points accumulated and are tracked through wearable fitness devices or empanelled network provider's mobile apps.

We will provide a wellness program specially designed to promote wellness and fitness amongst the insured persons, as per the client's requirement. This Wellness Program is structured to reward the insured person in the form of health rewards/points for the prescribed physical efforts/fitness activity undertaken by such insured person during the cover period. This is a voluntary program available for insured persons with age above 18 years at the start of the policy year.

We will encourage physical exercise and fitness and recognise the effort by rewarding the insured person on daily basis for each Healthy Day.

A Healthy Day can be earned by undertaking below activity on a calendar day:

1. Recording 10, 000 steps / day# in the activity tracking device as prescribed by the company or our empanelled service provider or
2. Burning 500 calories or more in a day through activity as measured by fitness tracker device. Or
3. As defined in the Policy Document/ Certificate of Insurance

The Activity will be tracked through wearable fitness devices or empanelled network provider's mobile apps.

Wellness Reward / Points will be earned depending on the programme designed by the company basis the client's requirement.

The Company may at its discretion change the above criteria and the same would be mentioned in the Policy document / Certificate of Insurance / Customer App

Wellness Reward accumulated through fitness activities can be converted into monetary value as per method defined below and can be utilized towards the payment of services/items through the network of our empanelled service provider, under below categories but not limited to:

- i. OPD consultation/ treatment
- ii. Pharmaceuticals
- iii. Health-check-ups/ diagnostics
- iv. Health Supplements
- v. Redeemable vouchers.
- vi. Discount in renewal premium
- vii. Or any other service as defined in policy terms and conditions

21. Emergency Assistance Service

Under this benefit Our empanelled service provider will arrange for the below mentioned emergency services as a part of emergency assistance service to the Insured person in India, in the event insured person suffers an injury due to an accident or illness during the policy/ cover period.

- i. First Aid Services
- ii. Ambulance Service/ Transportation to hospital
- iii. Tele/Video consultation
- iv. Resuscitation aid
- v. Assistance for appointment booking at hospital
- vi. Assistance to coordinate with insurance for claim processing
- vii. Accommodation assistance after first aid services, if required.
- viii. Location alert to an immediate family member.

- ix. Assistance in case of Medical Legal Case
- x. Emergency Medical Payments assistance - Arrangement of cash advancement
- xi. Investigation/diagnostic test assistance – Arranging Emergency Diagnostics Logistics
- xii. Emergency Pharmacy Delivery
- xiii. Assistance in Repatriation of mortal remains

The cost of the service will be borne by the insured person unless specified otherwise in the policy document/ certificate of insurance.

Terms and conditions(Disclaimers):

1. Availing the services under this rider is upon the Insured person's sole discretion and risk.
2. The add on cover is independent which provide additional benefits beyond the base policy. Opting for or declining any optional cover will not impact a valid claim on base policy.
3. For services that are provided through our empanelled Service Providers, we are act as a facilitator only; hence for any incremental cost or additional services availed insurer is not liable. Any additional services availed, or expenses incurred on such services or benefits which are other than those covered under this policy are excluded by this Policy, in the event of services availed other than the covered services under the policy all expenses incurred shall be borne by the Insured Person.
4. We are not responsible for nor liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which Insured Person claims to have suffered, sustained or incurred, by way of and / or on account of the benefit. We shall not be liable for any deficiency or discrepancy in the services provided by empanelled service provider/network provider under this policy
5. The add on cover are optional in nature to the policy holders. However, the availability and quality of services may vary based on various underlying external factors, including third-party provider performance, regulatory requirements, and unforeseen situations. Hence, Insurer shall not be held liable for any delays or disruptions beyond its control or deficiency of service providers. Policyholders are advised to carefully review the terms and conditions outlined in the policy document for a complete understanding of their coverage and service options.
6. Insured Person may consult any medical/ service professional at any network provider/empanelled service provider at its sole discretion. The cost of service arising out of insured Person choice of medical professional at any network provider/empanelled service provider shall be completely borne by the Insured Person unless covered otherwise. However, the services under this policy should not be construed to constitute medical advice and/or substitute the Insured Person's visit/ consultation to an independent Medical Practitioner/Healthcare professional.
7. The Medical/service Practitioner may suggest/recommend/prescribe over the counter medications based on the information provided, if required on a case-to-case basis. Provided that any recommendation under this Policy shall not be valid for any medico legal purposes.
8. The Insured Person is free to choose whether or not to act on the recommendation after seeking consultation.
9. Any advice, recommendations, or services provided by medical or service professionals are based solely on the information and documentation submitted by the Insured Person. We shall not be held responsible for any loss or damage, whether direct, indirect, or consequential, arising from:
 - a) The advice, opinion, or services rendered by such professionals.

- b) Any actual or alleged errors, omissions, or misrepresentations made by the medical or service professionals engaged.
 - c) Any reliance placed on the advice, opinions, or actions of these professionals.
- It is the responsibility of the Insured Person to ensure the accuracy and completeness of the information shared with the medical or service professionals.
- 10. The discount voucher issued by service provider as part of add on cover opted under base policy is subject to terms and conditions of service provider. The insurer assumes no responsibility for validity, redemption, or use of such vouchers. In the event of policy cancellation, lapse or non-renewal any unused or partially used vouchers will be considered invalid. Hence utilization of vouchers to be effected within valid period specified by service provider or extinguishment of policy which ever falls earlier
 - 11. Above mentioned services are non-portable, independent to each policy terms and not perpetual in nature nor entitle for a guaranteed renewable. The Services provided may be added / deleted / modified at our discretion.
 - 12. Delivery of opted services are subject to availability and duration as specified by Us/the empanelled service provider. Details are available on our website (www.royalsundaram.in)
 - 13. Any service availed by the Insured Person for the opted benefit services will not impact Cumulative Bonus vested under the Base Policy, if any earned.
 - 14. We reserve the right to change any service provider during the currency of the policy or at renewal. The same shall be intimated to the insured person at least 15 days prior to the effective date of change. During such change, all the credits earned by the insured Person shall be transferred to the new service provider.
 - 15. In the event of any failure to provide the opted services by us or service provider as mentioned in the policy/schedule of policy, in whole or in part due to Force Majeure , non-availability of Services, change in law, rule or regulations which affects the Services, or if any regulatory or governmental agency having jurisdiction over a party takes a position which affects the services , then the Services' suspended, curtailed or limited performance shall not constitute Breach of Contract and the Company or the Service Provider shall have no liability whatsoever including but not limited to any loss or damage resulting therefrom
 - 16. We shall not accept any liability towards quality of the services made available by Service Provider. The Service Provider is responsible for providing the availed services and We are not liable for any delay, defects or deficiencies, errors or omissions on the part of the Service Provider.
 - 17. The above-mentioned assistance services are purely referral in nature or arrangement basis, Insurer/ our empanelled service provider shall not be responsible for any third-party expenses incurred by insured and it shall be the responsibility of the Insured Person.

Other Terms and conditions:

As per the base policy