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

Room Rent Restriction Add-on Cover

Base health insurance policies generally offers the no limit on their room rent while the insured gets hospitalized, due to the no limit of room rent coverage the overall sum insured majority get exhausted through room rent expenses instead of expenses incurred on main treatment. Hence, customer is not able to utilized his main sum insured towards the treatment.

Therefore, Royal Sundaram General Insurance Co. Limited is presenting **"Room Rent Restriction Add-on Cover".** It will enable you to avail Single Private A/C room, so that sum insured will get majority used for main treatment simultaneously he will get corresponding discount on the base premium, it ensures you premium remains a pocket friendly and sum insured will be used at right place.

- **Key Features of the Policy**
  - Room Rent Type – Single Private A/C Room

A BENEFITS COVERED UNDER THE POLICY

This Add-on covers you for outpatient treatment consultation and also enables to get discounts on diagnostic test and pharmacy etc. for an Insured Person during the Add-on Policy Period is always subject 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 Add-on Policy.

A.1 Room Rent Type

By opting this add-on cover, the company shall agree to indemnify reasonable cost incurred by the insured towards the room type availed, up to **"Single Private A/C Room"** during the hospitalization.

This benefit shall supersede the room type eligibility available under the base product.

If the insured admitted in higher room category than the eligibility under this add-on cover, then insured shall bear proportionate deductions of total associate medical expenses in the proportion to the difference between the room rent actually incurred and the room rent of entitled room category to the room rent actually incurred.

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 I

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.

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

ANNEXURE 1– RATE CHART

A discount of 10% will be applied on the premium of the base product chosen.

ANNEXURE 2 - INSURANCE OMBUDSMAN OFFICE LIST

Council for Insurance Ombudsmen

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

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

Contact Details:

Address:

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,

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.

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