

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

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	Travel Tune	
2	Policy Number	XXXXXXX	
3	Type of Insurance Product / Policy	Travel	
4	Sum Insured (Basis) (Along with amount)	Individual Sum Insured – Rs. xxxx	

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5	Policy Coverage (What the policy covers?)	Benefits : For overseas plan : 1. Medical Expenses (including Medical Evacuation) 2. Sickness Dental Treatment 3. Daily Allowance in case of hospitalization beyond 2 days 4. Accidental Death & Dismemberment Benefit (24 hours as well as Common Carrier) 5. Repatriation of Mortal Remains 6. Personal Liability 7. Delay of Checked-in Baggage 8. Loss of Checked-in Baggage 9. Loss of Passport 10. Trip Delay 11. Trip Cancellation 12. Trip Curtailment 13. Compassionate Visit 14. Return of Minor Child(ren) 15. Missed Connections/Missed Departures 16. Difference in Airfare due to delayed or early return 17. Bounced Hotel/Airline Booking 18. Political risk and Catastrophe evacuation 19. Emergency Hotel Extension 20. Baggage and Personal Effects 21. Automatic Extension of Policy up to 7 days 22. Hijacking Benefit 23. Emergency Cash Advance 24. Home Content Insurance (in INR) 25. Assistance Services	Travel Tune Section : 3
6	Exclusions (What the Policy does not cover)	The Company shall not be liable to make any payment under this Benefit in connection with: 1. Any claim relating to events occurring before the commencement of the cover or otherwise outside of the Period of Insurance. 2. Any claim in respect of Pre-existing conditions (excepting in case of life threatening situations up to a maximum of USD2000). 3. Any claim if the Insured Person - a) is travelling against the advice of a physician. b) is receiving, or is on a waiting list to receive, specified medical treatment declared in a physician's report or certificate. c) has received terminal prognosis for a medical condition. d) is taking part in a naval, military or air force operation.	Travel Tune Section : 4

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		4. Any claim arising out of illnesses or Accidents that the Insured Person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol). 5. Any claim arising out of mental disorder, suicide or attempted suicide self-inflicted injuries. 6. Any claim arising out of sexually transmitted conditions anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno deficiency Virus) and / or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and / or any mutant derivative or variations thereof howsoever caused. 7. Any claim arising from the Insured Person engaging in Air Travel unless he/she flies as a fare paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from following a flight. 8. Any claim for any losses in whole or in part and/expenses directly or indirectly in respect of the Insured Person riding on a motor cycle or any other two-wheeled and two-wheeled motorized mode of conveyance as driver unless at the time of the Accident the insured is in possession of a currently valid full international driving licence and while riding a two wheeler is wearing a safety crash helmet and following rules applicable in the country of visit. 9. Illness and Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure, capture, arrest, restraints, detainments of all kings princes and people of whatever nation condition or quality whatsoever. 10. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority. 11. Any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from: a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel. b) Nuclear weapons material c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. d) Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.	
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		12. Any wilful participation in any illegal activity (non- accidental) such as vandalism, riots etc. (except in an attempt to save human life). 13. Any loss of which a contributing cause was the Insured Person's actual or attempted commission of or wilful participation in an unlawful/illegal act or any violation or attempted violation of the law. 14. Any claim directly or indirectly arising from the Insured Person engaging in any manual work for employment or any other potentially dangerous occupation. 15. Any claim for expenses incurred after the Expiry Date of the Policy or Insured Person's return to India whichever is earlier, except what is specifically provided. 16. Any claim arising out of consequential loss or contractual liability. 17. Any claim up to the Excess as shown in the Policy Schedule. 18. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed, such restrictions against travel by a citizen of the Republic of India to such country. 19. A claim which is fraudulent in any respect, or if any false declaration has been made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage is occasioned by the wilful act, or with the connivance of the Insured. 20. Pregnancy and all related conditions (excepting as provided under Benefit 30 - Maternity benefit for termination of pregnancy only applicable in respect of student travel plan) 21. Services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices. 22. Experimental, unproven or non-standard treatment. 23. Treatment by any other system other than modern medicine (also known as Allopathy). 24. Treatment related to weight management services and weight reduction programs including treatment of obesity and its complications. 25. Any claim for participation in Hazardous Sports/Hazardous Activities. 26. Any claim arising out of sporting activities in so far as they involve in training or participation in competitions of professional or semi-professional sports persons. 27. Any treatment/ surgery for change of sex or treatment/ surgery/ complications/ Illness arising as a consequence thereof. 28. Treatment related to personal comfort, convenience and hygiene related items and services.	
7	Waiting Period	Not Applicable	

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8	Financial limits of coverage i.Sub-limit ii.Co-payment iii.Deductible iv.Any other limit	Not Applicable Medical Expenses Sublimits for overseas travel <table><thead><tr><th>S.No.</th><th>Benefits -Annual Multi Trip – International & Domestic</th><th>Option 1</th></tr></thead><tbody><tr><td>1</td><td>Hospital Room and boarding</td><td>2000/day upto 30 days</td></tr><tr><td>2</td><td>Intensive Care Unit</td><td>3250/day upto 7 days</td></tr><tr><td>3</td><td>Surgical treatment *</td><td>Max 15,000</td></tr><tr><td>4</td><td>Anaesthetist services</td><td>Max upto 25% of Surgical Treatment</td></tr><tr><td>5</td><td>Physician’s visit</td><td>Max 100/day upto 10 visits</td></tr><tr><td>6</td><td>Diagnostic and pre-admission testing</td><td>Max upto 1000</td></tr><tr><td>7</td><td>Ambulance services **</td><td>Max upto 600</td></tr><tr><td>8</td><td>Misc Expenses ***</td><td>Part of Room Charges</td></tr></tbody></table> * - Includes OT charges, Surgeon Fee and implant charges. ** - Includes cost of transportation to hospital and paramedic services *** -Includes but not limited to medicines/pharmacy/drugs/supplies/nursing charges/external medical appliances as prescribed by doctor as necessary and essential as part of the treatment.	S.No.	Benefits -Annual Multi Trip – International & Domestic	Option 1	1	Hospital Room and boarding	2000/day upto 30 days	2	Intensive Care Unit	3250/day upto 7 days	3	Surgical treatment *	Max 15,000	4	Anaesthetist services	Max upto 25% of Surgical Treatment	5	Physician’s visit	Max 100/day upto 10 visits	6	Diagnostic and pre-admission testing	Max upto 1000	7	Ambulance services **	Max upto 600	8	Misc Expenses ***	Part of Room Charges	
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9	Claims/Claims Procedure	Following shall be the claims process: For claims submission, documents as applicable to each benefit have been specified under the respective benefit. In the case of claim, the specified documents shall have to be forwarded to the Insurance Company within a period of 30 days from the date of return to the Country of Residence of the Insured person. In case the Trip is terminated any time before the completion of the Trip covered hereunder, the Insured shall submit all the documents as soon as such termination shall take place, but before 30 days from the date of such termination.	Travel Tune Section : 5.3																											

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		Each and every claim lodged under the policy irrespective of the Benefits covered shall invariably be supported by original used ticket/boarding pass together with a photocopy of the passport indicating the travel dates, in relation to all the travels being part of the Trip. Please also note the following additional aspects in connection with every claim: i. Submission of documents shall be a condition precedent to admission of liability under the Policy. ii. Wherever, details pertaining to a potential claim are reported to the Assistance Service Provider after the 30 days threshold period, reasons for the delay will have to be adduced. Upon submission of the same, depending upon the circumstances, the company may condone the delay in submission or restrict or deny liability depending upon the circumstances of each claim. iii. The Insured person shall at all times take steps to recover the loss from party who has been responsible for such loss. Wherever any recovery is effected, the company's liability shall only be in excess of such recovered amount subject to the policy terms and conditions. In the event of such recovery happening after the settlement of any claim by us, the insured shall repay the Company the actual amount recovered which has been additionally compensated by us. Claims Settlement: (a) Benefits payable under this policy will be paid within reasonable time upon receipt of due written evidence of such loss and any further documentation information and assistance that Service Provider and it's assistance cooperation partners or the Company may require. (b) Reimbursement of all claims will be in Indian Rupees at the exchange applicable on the date the amount is billed. If, however, it can be proved that the necessary foreign currency to pay the bill was obtained at a less favorable rate, this will be taken as the applicable exchange rate. (c) All admissible claims under this policy shall be offered for settlement within 15 days from the receipt of last necessary document. Wherever settlement offer has been made and accepted by Insured Person / Nominee / Legal heir as the case may be, the company shall pay the offered claim amount within 7 days from the date of such acceptance, failing which the Company shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed. (d) At the time of claim settlement, Company may insist on KYC documents of the Proposer as per the relevant AML guidelines in force.	
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		Claim Documentation: (if available) Apart from list of claim documents specified in the respective section, please ensure to submit the following documents in respect of each and every claim: - Original Claim form duly filled in and signed (including attending Medical Practitioner's format where required) - The original bills and vouchers must be submitted along with all claims. - Air ticket copy and boarding pass together with copy of passport indicating travel dates together with visa stamping and entry and exit stamping. - KYC documents (address proof and ID proof for all claims exceeding INR 1,00,000. - Cancelled cheque leaf of SB account in the policy holder's name for effecting NEFT settlement. - Any other document(s) that the Company requires from the Insured Person to process the claim. - If Service Provider or it's assistance cooperation partners or the Company requests that bills/vouchers in a foreign language be accompanied by an appropriate translation in English then the costs of such translation must be borne by the Insured Person. Documents to be submitted if specifically, sought (if available) - Copy of indoor case records (including nurse's notes, OT notes and anesthetists' notes, vitals chart) - Attending Medical Practitioner's certificate clarifying. - reason for hospitalization and duration of hospitalization - history of any self-inflicted injury - history of alcoholism, smoking - history of associated medical conditions, if any - Medical records for treatment done in India. - Any other document necessary in support of the claim on case to case basis. The Claim documents should be sent to: Health Claims Department M/s.Royal Sundaram General Insurance Co. Ltd., Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097. Tel.No:044-7117 7117	
10	Policy Servicing	Call Center number of the insurer: 1860 258 0000 / 1860 425 0000	Travel Tune

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		Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer	Section : 5.27
11	Grievances / Complaints	Grievances Redressal Procedure 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. Step 1: Raise a Complaint Please raise your concern with us through our Online form / Call us at: 1860 425 0000 / 1860 258 0000 / mail us at care@royalsundaram.in & write us at Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097 Senior Citizen can mail us at: seniorcitizengrievances@royalsundaram.in We will acknowledge your grievance immediately and provide a resolution. Step 2: Escalation 1 If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: manager.care@royalsundaram.in Step 3: Escalation 2 If you feel your grievance has not been resolved satisfactorily, you may escalate further to: head.cs@royalsundaram.in Step 4: Escalation to Grievance Redressal Officer - Final Internal Escalation If you need further resolution, you may escalate it to: Grievance Redressal Officer: Mr. T M Shyamsunder, 9500413094 Senior Citizen Redressal: 9500413019 Email: gro@royalsundaram.in	Travel Tune Section : 5.28

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		For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in. If you are not satisfied with the Redressal of grievance through above methods, you 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 can be accessed at - https://www.cioins.co.in/Ombudsman																			
12	Things to remember	Cancellation/termination : The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non- disclosure of material fact relating to this insurance of the insured or non-cooperation by the insured by sending 7 days notice in writing by Registered A/D to the insured at last known address in which case the Company shall not refund to the insured any portion of the premium Cancellation of policy by the Insured Person may be done only in the following cases: (a) where a journey is not undertaken and only on production of the Insured Person's passport as a proof that the journey has not been undertaken. Any request for cancellation will be entertained up to 7 days after the first day of insurance as indicated in the schedule of the policy subject to a deduction of Rs.250/- (b) In case of an early return of the insured person under this policy prior to expiry of the policy period the company will refund premium as per the following structure. No refund of premium or part thereof will be allowed if any claim has been preferred under the policy before invoking cancellation request. <table><tr><th>S. No.</th><th>Actual period on risk travel</th><th>Rate premium to of retained be</th></tr><tr><td>1</td><td>More than 50%</td><td>100%</td></tr><tr><td>2</td><td>Between 41 – 50%</td><td>80%</td></tr><tr><td>3</td><td>Between 31 – 40%</td><td>75%</td></tr><tr><td>4</td><td>Between 21 – 30%</td><td>60%</td></tr><tr><td>5</td><td>From inception to 20%</td><td>50%</td></tr></table>	S. No.	Actual period on risk travel	Rate premium to of retained be	1	More than 50%	100%	2	Between 41 – 50%	80%	3	Between 31 – 40%	75%	4	Between 21 – 30%	60%	5	From inception to 20%	50%	Travel Tune Section : 5.19
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		The Insured Person has to produce the Passport as proof of the Trip Days undertaken during the Policy Period. Free look period : (applicable only in respect of AnnualMulti trip coverage) At the inception of the policy the Insured Person will be allowed a period of 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If Insured Person has not made any claim during the free look period, he will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force: a) A refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured person and the stamp duty charges or; b) where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or; c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period. d) Free-look will not be applicable for policies with tenure less than one year. e) Free-look not applicable in case of renewals. All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.	
13	Your Obligation	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period such as change in occupation.	

Declaration by the policy holder:

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

Place:

Date: (Signature of the Policy Holder)

Note:



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- i. Insurer shall provide weblink where the product related documents including the Customer Information Sheet are available on the website of the insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- iii. Insurer to take confirmation of the policyholder regarding receiving the Customer Information Sheet.