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

Pre-Existing Disease Waiting Period Add-on Cover

- **Key Features of the Policy**
  - Pre-Existing Disease Waiting Period Waiver

A BENEFITS COVERED UNDER THE POLICY

This add-on cover will provide you the facility to reduce your pre-existing waiting period applicable on the base policy. This add-on cover shall always be subject to the sum insured, any sub-limit specified in Product Benefit Table, the terms, conditions, limitation and exclusions, co-pay (if any) mentioned in the Add-on Cover.

A.1 Pre-Existing Disease Waiting Period Waiver

1) By opting this add-on cover, we shall reduce the pre-existing waiting period available under the base product as opted by Insured Person from the date when this add-on cover is purchased.
2) The waiting period for pre-existing disease shall be applicable in the Base Policy shall be as specified in Part 1 of the Policy Schedule.
3) All the provision stated under Excl01 of the base product will be modified as hereunder:
   a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of reduced pre-existing waiting period, as opted by insured, of continuous coverage after the date of inception/renewal of the policy with us.
   b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase as mentioned in policy schedule.
   c. lf the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
   d. Coverage under the policy after the expiry of revised waiting period for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.
4) This add-on cover can be purchased at the inception or renewal of the base policy only.
5) Once this add-on opted, then insured can't opt out from this add-on as standalone cover as it becomes an integral part of base policy.
6) This add-on cover will have to be availed for all insured person in the base policy.

UIN: RSAHLIA24076V012324

A.1.1 Example of Waiting Period Waiver Add-on Cover in case of sum insured enhancement

Illustration: Ramesh has taken a base product having sum insured of 5 Lacs with 4 years of preexisting waiting period along with Pre-Existing Waiting Period Waiver Add-on Cover that will reduce waiting period by 2 years. After 2 years he decided to enhance the sum insured of base product by 2 Lacs. Now the pre-exiting disease waiting period applicability will be as follows:

Policy Year	Sum Insured of Base Policy	Pre-Existing Disease Waiting Period
1	5,00,000	2 Years on SI 5 Lacs
2	5,00,000	1 Year on SI 5 Lacs
3	7,00,000	Nil on SI 5 Lacs 2 Years on SI 2 Lacs

B POLICY FEATURES

B.1 Age Eligibility

As per the base policy.

B.2 Individual & Family Combination

As per the base policy.

B.3 Policy Period Option

As per the base policy.

B.4 Premium Paying Term

As per the base policy.

B.5 Premium

Base PED WP (Years)	4			3		2
WP reduction (Years)	1	2	3	1	2	1
Age	Loading on base product premium*					
0-45	3.5%	7.0%	10.5%	4.5%	9.0%	7.0%
46-50	6.5%	12.5%	19.0%	8.5%	16.5%	12.5%
51-55	8.0%	16.0%	23.5%	10.5%	21.0%	16.0%
56-60	11.0%	22.5%	33.5%	15.0%	29.5%	22.5%
61-65	15.0%	30.0%	45.0%	20.0%	40.0%	30.0%

**These rates are applicable multiplicatively only on the base product premium.*

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 - INSURANCE OMBUDSMAN OFFICE LIST

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

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

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 –

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.

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 425 0000 or e-mail at customer.services@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

Royal Sundaram General Insurance Co. Limited

Corporate Office: Vishranthi Melaram Towers, No. 2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Registered Office: No. 21, Patullos Road, Chennai - 600002 www.royalsundaram.in

Insurance is the subject matter of solicitation

Unique Identification Number: UIN- RSAHLIA24076V012324