



## Cancellation

The Insured may cancel this Policy by giving 15 days written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Refund of Premium (basis Policy Period)	
Timing of Cancellation	Upto 1 Year/ Rate of Premium to be retained
Up to 90 days	85.00% of policy premium will be retained
Exceeding 90 days	Full policy premium will be retained

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.

The Company may cancel the Policy at any time on grounds of misrepresentative, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.



## Claims Procedure

**Notification of Claim:** Upon the happening of any event, which may give rise to a valid claim under this policy, notice with full particulars shall be sent to the Company within 15 days from the date of occurrence of the event / diagnosis of Corona Virus.

**Submission of Documents:** The Insured Person or person(s) claiming on behalf of the Insured Person shall submit within 15 days from the date of notification of claim, the filled and signed claim form and all relevant documents, information medical records and any other information/documents the Company may



## Claim Settlement

Turn Around Time (TAT) for settlement of Reimbursement	5 days from the date of receipt of all requisite documents.
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## Disclosure to Information Norm

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

request, to establish the Claim made Such documents include but not limited to the following:

1. Duly completed claim form
2. Corona Virus positive test report done at an approved laboratory of Indian Council of Medical Research (ICMR) / Government of India.
3. Discharge summary of hospitalization
4. Doctor's prescription stating provisional diagnosis and advising admission or quarantine (Please note that specific medical reports may be sought by our medical panel on case to case basis).

Claim documents may be submitted on our website [www.royalsundaram.in](http://www.royalsundaram.in) or physical copies may be despatched to the below address or scanned claim documents may be sent by E-mail to

[customer.services@royalsundaram.in](mailto:customer.services@royalsundaram.in) or [healthclaims.documentsubmission@royalsundaram.in](mailto:healthclaims.documentsubmission@royalsundaram.in)

Health Claims Department

M/s. Royal Sundaram

General Insurance Co. Limited

Corporate office: Vishranthi Melaram Towers,

No. 2/319, Rajiv Gandhi Salai (OMR),

Karapakkam, Chennai - 600097.



## Product Benefits Table

Fixed Benefit Sum Insured (SI)	Fixed Benefit in (₹)	
	25,000	50,000
Lumpsum amount will be paid on Insured Person getting diagnosed positive with Corona Virus from any Government of India Authorized Centre/Indian Council of Medical Research(ICMR)	100% of Fixed benefit will be payable in case of hospitalisation or quarantine(including home/Institutional/Government quarantine) of Insured Person due to Corona Virus Disease	
Premium Payment Options	Annual	

### Notes:

Benefit are subject to following terms and conditions

1. Fixed Benefit will be payable only on submission of diagnostic test report of positive diagnosis of Corona Virus from any Government of India Authorized Centre/Indian Council of Medical Research(ICMR) Authorised and Insured Person getting either hospitalised or quarantined (including home/institutional/government quarantine) in India.
2. Benefit is payable only on lumpsum basis and will be paid on reimbursement basis.
3. 30 days Initial waiting period.
4. Entry age for Adults is 21 years onwards to 65 years, Coverage is not available for Individuals less than 21 years (including children).
5. Renewal shall be applicable till the time Pilot Product is offered.
6. Policy offers only individual coverage and family floater cover is not available.

7. Policy can be obtained for self, spouse, son, daughter, father, mother, father-in-law, mother-in-law. For any other relationship, proposer can obtain cover for maximum 4 Insured Person(s). This will be subject to satisfying age and health criteria.
8. Policy Period-1 year.
9. Grace Period- 30 days.
10. This benefit will not be payable for any claim of Corona Virus contracted or manifested or onset of disease prior to date of commencement of policy or during the waiting period.
11. This policy is offered on Pilot basis and hence, renewal of this policy will be only upto the time of pilot product is offered by Royal Sundaram General Insurance Co. Limited.
12. Policy will cease to exist for said Policy year once the fixed benefit amount is paid under the policy subject to terms and conditions of the product.

## Premium Rate Table

(Exclusive of Goods and Service Tax)

### Age 21-65

Sum Insured (₹)	Non-Direct Channels (₹)
25,000	399
50,000	799

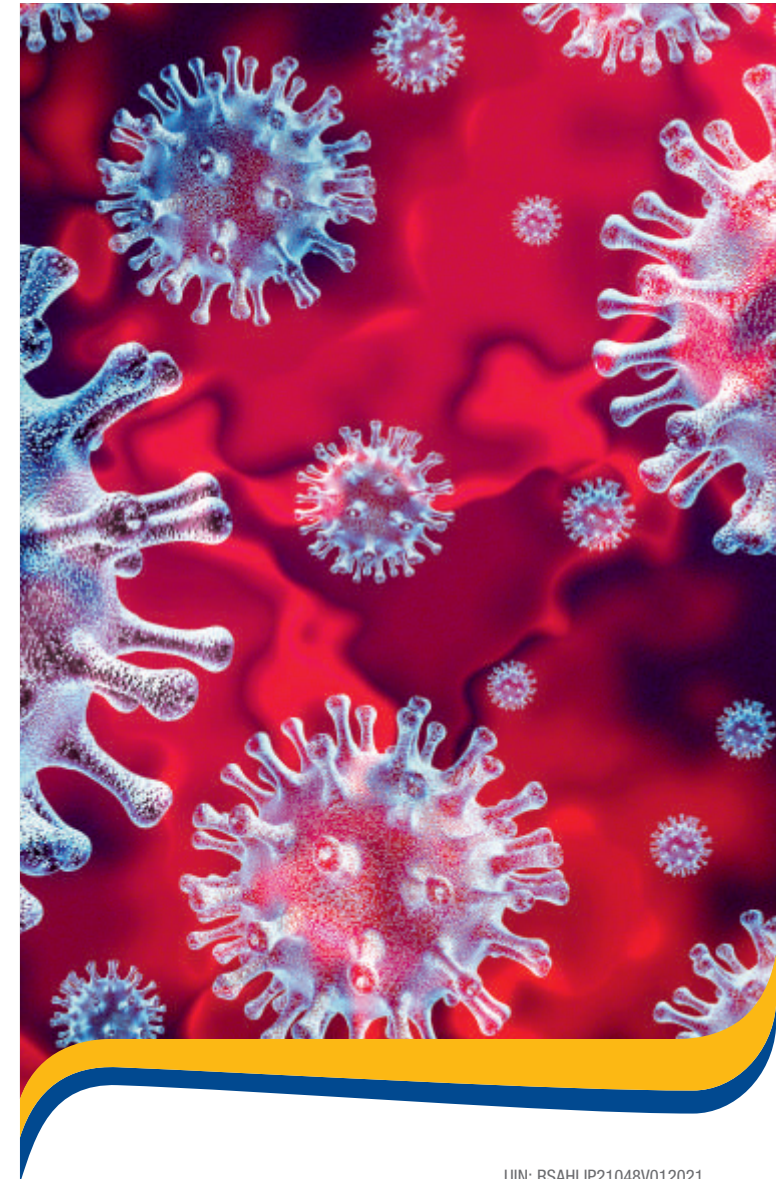
### Age 66 onwards

Sum Insured (₹)	Non-Direct Channels (₹)
25,000	499
50,000	999

We shall apply a risk loading of 20% on the premium payable for Diabetes, if the person proposed to be insured is suffering from Diabetes and on continuous treatment for the same in the last 1 year and has an average HbA1C reading of 7.2 or above in the last 1 year, loading of 20% will be applicable.

UIN: RSAHLIP21048V012021

# COVID SECURE



### Disclaimer

COVID SECURE, Royal Sundaram General Insurance Co. Ltd. is an IRDAI approved product with UIN: RSAHLIP21048V012021, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Royal Sundaram IRDA Reg. No.102  
CIN: U67200TN2000PLC045611





## Key features of COVID SECURE



### Eligibility

Any person aged between 21 years and 65 years can buy this policy.



### Policy Type

Policy will be on Individual sum Insured basis only. This policy will not be available on family floater basis.



### Pre- Policy Medical Tests

There will be no Pre-Policy Medical tests, but issuance of policy will be based on your answers to Medical Questions asked in the proposal form.

*Note: Please answer 4 Medical Questions in the proposal form very carefully and in case of any discrepancy/non-disclosure found in your response at the time of claim, it may result in claim repudiation.*



### Benefit Basis

COVID SECURE is a fixed benefit health insurance product.



### Sum Insured Options

- Option 1 - ₹25,000
- Option 2 - ₹50,000



### Policy Term

1 Year



### Coverage

If during the policy period Insured Person shall contract and diagnosed for Corona Virus (this includes positive diagnosis after being quarantined), then Company will pay the lump sum amount (Fixed Benefit) in line with Sum Insured stated in the schedule.

- The insured person must have been diagnosed positive for Corona Virus in any Government designated laboratory in India, appointed for testing of Corona Virus disease.
- The Insured Person has been either in-patient hospitalised or quarantined (including Home/Institutional/Government quarantine) in India resulting from Corona Virus disease. Any quarantine has to be certified by the competent Authority and any self-declared quarantine will not be considered.
- Insurance under this policy shall cease to exist for said Policy year upon payment of Claim in lump-sum amount.
- The diagnostic test for Corona Virus should be as advised by World Health Organization or Indian Council of Medical Research (ICMR) and should be conducted in India from a diagnostic centre authorised by Government of India/ICMR Authorized Centre authorised to conduct Corona Virus diagnosis.
- The diagnostic test report of positive diagnosis should be after the completion of the 30 days initial waiting period.
- Benefit is only payable under reimbursement mode.



### 30 Days Initial Waiting Period

- Benefit under this policy related to Corona Virus shall be excluded
- This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.



### Exclusions

The Company shall not be liable to make any payment under the policy if:

- There is no In-patient Hospitalisation or quarantine (including Home/Institutional/Government quarantine) in India. Any quarantine which is not certified by any competent Authority.
- For Any Illness, sickness or disease other than Coronavirus.
- Any claim with respect to Coronavirus contracted or manifested or the onset of diseases or where the insured has tested positive for corona virus is prior to Commencement date of this policy or during the initial waiting period of 30 days.



### Free Look Period

The Free Look Period shall be applicable at the inception of the Policy and not on renewals of the policy. The insured shall be allowed a period of 15 days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to:

- a refund of the premium paid less the stamp duty charges; or
- where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or

- Coverage in respect of foreign nationals who are working in India. This exclusion shall however not be applicable in respect of OCI (Overseas Citizenship of India) cardholders working in India.
- Old form of Corona virus such as
  - Human coronavirus Oc43 (HCoV-OC43),  $\beta$ -CoV
  - Human coronavirus HKU1 (HCoV-HKU1),  $\beta$ -CoV
  - Human coronavirus 229E (HCoV-229E),  $\alpha$ -CoV
  - Human coronavirus NL63 (HCoV-NL63),  $\alpha$ -CoV
  - Middle East respiratory syndrome-related coronavirus (MERS-CoV),  $\beta$ -CoV
  - Severe acute respiratory syndrome coronavirus (SARS-CoV),  $\beta$ -CoV



### Renewal

This policy is offered on a Pilot basis. Therefore, renewal under this policy shall be upto the time the Pilot Product is offered. Until the product is withdrawn, the policy will be renewed except on grounds of misrepresentation/Non-disclosure of material fact as declared in the proposal form and at the time of claim, fraud committed/moral hazard or non-cooperation of the insured.

The Company may withdraw the product at any time in case it is found unviable to continue. In the event of the Company withdrawing the product the insured will be intimated three months in advance prior to their renewal due date and the insured person shall be offered a suitable alternate product (if available) as decided by the Company.

Company shall evaluate the financial viability of the product after a period of 1 year. Maximum duration of this Pilot Product will be 5 years if it continues to be financially viable.

There will be a grace period of 30 days for renewal of the policy.



## COVID SECURE

Corona Virus has hit India & across the globe and has plunged the country into a lockdown for a long period. People are concerned about their health. The economic lockdown has also had people worry about salary cuts & losing their jobs.

As a first step towards protection against Corona Virus disease, it is of paramount importance that you should have a comprehensive Indemnity Health Insurance policy either on individual basis or group health policy from your employer which should cover the treatment cost, since in-patient treatment of Corona may lead to huge expenses due to plasma therapy, ventilator support etc. However, your health insurance indemnity policy may not cover some expenses such as loss of your income because you are not able to attend office or not able to attend business or shop etc.

In order to help people against such economic loss, Royal Sundaram has come up with COVID SECURE, a fixed Benefit Health Insurance plan to help you against your loss of income and which makes your protection against Corona Virus Disease more comprehensive. This product is not a substitute to a baseline Indemnity Product.

COVID SECURE will be your Income Protector which will protect you against loss of income resulting from Corona Pandemic.