



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.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	Group Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited	
2	Policy Number	xxxxxxx	
3	Type of Insurance Product / Policy	<ul style="list-style-type: none"> Indemnity 	
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"> Individual Sum Insured – Rs. _____ Floater Sum Insured – Rs. _____ 	
5	Policy Coverage (What the policy covers?)	<p>a. Hospitalization expenses - Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.</p> <p>b. Day Care Procedures- Medical expenses for day care procedures.</p> <p>c. AYUSH Coverage- Expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines is covered up to 100% of Sum Insured, during each policy year as specified in the policy schedule.</p> <p>d. Expenses incurred on treatment of cataract.</p> <p>e. Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury.</p>	<p>4.4 and 4.5</p> <p>3.14</p> <p>4.2</p> <p>4.3</p> <p>3.15</p>



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		f. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/-per hospitalization.	4.1.1
6	Exclusions (What the Policy does not cover)	<p>Following is a partial list of the policy exclusions.</p> <p>Investigation & Evaluation, Rest Cure, rehabilitation and respite care, Obesity/ Weight Control, Change-of-Gender treatments, Cosmetic or plastic Surgery, Hazardous or Adventure sports, Breach of law, Excluded Providers, Treatment for, Alcoholism, drug or substance abuse or any addictive condition consequences, Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons, Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure, Refractive Error, Unproven Treatments, Sterility and Infertility, Maternity, Alternative treatment, Ancillary Hospital Charges, Charges for medical papers, Circumcision, Conflict and disaster, Congenital conditions, Convalescence and Rehabilitation, Dental/oral treatment, Drugs and dressings for OPD Treatment or take-home use, Hereditary conditions, Items of personal comfort and convenience, including but not limited to (A) Telephone, television, diet charges, (unless included in room rent) personal attendant or barber or beauty services, baby food, cosmetics, napkins, toiletry items, guest services and similar incidental expenses or services (B) Private nursing/attendant's charges incurred during Prehospitalization or post-hospitalization (C) Drugs or treatment not supported by prescription etc., OPD Treatment, Preventive Care, Self-inflicted injuries, Sexual problems, Sexually transmitted diseases, Sleep disorders, Treatment for Alopecia, Treatment for developmental problems, Treatment received outside India, Artificial life maintenance is not covered from the time Insured Person goes into vegetative state and a point of no recovery to Life, Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. The expenses that are not covered in this policy are placed under List-I of Annexure-I</p>	7.1 to 7.20



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		Other Exclusion- Expenses for treatment directly arising from or consequent upon any Insured Person was under influence of alcohol whilst driving.	
7	Waiting Period	<p>a. Pre-Existing Diseases will be covered after a waiting period of thirty-six (36) months of continuous coverage</p> <p>b. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident.</p> <p>c. Specified surgeries/treatments/diseases are covered after specific waiting period of 24 months</p> <p>d. Specified surgeries/treatments/diseases are covered after specific waiting period of 36 months</p>	<p>6.1</p> <p>6.2</p> <p>6.3</p> <p>6.3</p>
8	<p>Financial limits of coverage</p> <p>i.Sub-limit</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures: In case of a claim, this policy requires you to share the following costs:</p> <p>a. Expenses exceeding the following Sub-limits:</p> <p>i. Room Charges(Hospitalization):</p> <p>a. Room Rent - Up to 2% of SI, subject to max of INR 5,000 per day.</p> <p>b. ICU charges - Up to 5% of SI subject to max of INR 10,000 per day.</p> <p>c. In case Room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction.</p> <p>ii. Cataract - Up to 25% of Sum Insured or Rs. 40,000/- whichever is lower.</p> <p>iii. Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured.</p>	<p>4.1</p> <p>4.3</p> <p>4.6</p>



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	<p>ii.Co-payment</p> <p>iii.Deductible</p> <p>iv.Any other limit</p>	<p>Each and every claim under the Policy shall be subject to a Copayment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy.</p> <p>Not applicable</p> <p>As per details mentioned in point no 5. Policy Coverage of this customer information sheet.</p>	9.5
9	Claims/Claims Procedure	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Procedure for Cashless claims:</p> <p>i. Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA.</p> <p>ii. Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization.</p> <p>iii. The Company/TPA upon getting cashless request form and related medical information from the insured person/network provider will issue pre-authorization letter to the hospital after verification.</p> <p>iv. At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.</p> <p>v. The Company/TPA reserves the right to deny pre-authorization in case the insure person is unable to provide the relevant medical details.</p> <p>vi. In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim document to the Company/TPA for reimbursement. The reimbursement claim shall be processed subject to the admissibility of the claim as per the terms and conditions of the policy.</p> <p>Procedure for reimbursement of claims:</p>	<p>9.1</p> <p>9.2</p>



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For reimbursement of claims the insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder.

Sl. No	Type of Claim	Prescribed Time limit
	Reimbursement of hospitalization, day care and Pre hospitalization expenses	Within thirty days of date of discharge from hospital
	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment

Notification of Claim

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:

i. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.

ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

Turn Around Time (TAT) for claims settlement:

- i. TAT for preauthorisation of cashless facility is 1 hour
- ii. TAT for cashless final bill authorisation is 3 hours

i. Network Hospital details:

<https://www.royalsundaram.in/cashless-hospital>

ii. Helpline number:

Customer Services - 1860 258 0000 / 1860 425 0000

MediAssist TPA – 04068213621

Paramount TPA – 1800226655

9.4



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		<p>iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer https://www.royalsundaram.in/claims/health-insurance-claims</p> <p>iv. Downloading / getting claim form https://www.royalsundaram.in/claims/claim-forms</p>	
10	Policy Servicing	<p>Call Center number of the insurer: 1860 258 0000 / 1860 425 0000</p> <p>Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer</p>	
11	Grievances / Complaints	<p>In 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</p> <p>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)</p>	11



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Fax us at: 044 – 7117 7140

Courier us your complaint at:
Royal Sundaram General Insurance Co. Limited
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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

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For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>

If 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**.



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		<p>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:</p> <p>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.</p> <p>No loading shall apply on renewals based on individual claims experience. Insurance is the subject matter of solicitation.</p>	
12	Things to remember	<p>Free look period 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:</p> <ul style="list-style-type: none"> 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. <p>All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.</p>	<p>F.1.14</p> <p>10.21</p>



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		<p>Cancellation</p> <p>The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing.</p> <p>The Company shall:</p> <ol style="list-style-type: none"> refund proportionate premium for unexpired policy period, if the term of policy is up to one year and there is no claim (s) made during the policy period. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced. <p>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.</p> <p>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 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p>	10.12
		<p>Renewal of Policy:</p> <p>The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. The Company is not bound to give notice that it is due to renewal.</p> <ol style="list-style-type: none"> Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years Request for renewal along with requisite premium shall be received by the Company before the end of the Policy Period At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period of 15 days in monthly and 30 days in case of quarterly, half- yearly and yearly payments to maintain continuity of benefits without break in policy. If the premium is paid in instalments, coverage will still be available during the grace period. If the policy is renewed during grace period, all the credits (sum insured, No Claim Bonus, Specific Waiting periods, waiting 	10.17



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		<p>periods for pre-existing diseases, Moratorium period etc.) accrued under the policy shall be protected.</p> <p>v. If not renewed with in Grace Period after due renewal date, the Policy shall terminate. No loading shall apply on renewals based on individual claims experience</p> <p>Renewal Benefits: Cumulative bonus: a. Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. b. In the event of claim the cumulative bonus shall be reduced at the same rate.</p> <p>Migration and portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p>Migration The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company as per extant Guidelines related to Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, as per Guidelines on migration, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as per below: i. The waiting periods specified in Section E shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy. ii. Migration benefit will be offered to the extent of sum of previous sum insured and accrued bonus/multiplier benefit (as part of the base sum insured), migration benefits shall not apply to any other additional increased Sum Insured. For Detailed Guidelines on Migration, kindly refer the below link:- https://www.royalsundaram.in/html/files/Modification-guidelines-on-standardization-in-health-insurance-Migration.pdf</p>	<p>5</p> <p>10.15 and 10.16</p> <p>10.15</p>
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		<p>Portability</p> <p>The insured Person will have the option to port the policy to other insurers as an extant Guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer as per Guidelines on portability, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as under:</p> <ul style="list-style-type: none"> i. The waiting periods specified in Section E shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy. ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the base sum insured), portability benefit shall not apply to any other additional increased Sum Insured. <p>For Detailed Guidelines on Portability, kindly refer the below link: https://www.royalsundaram.in/health-insurance/health-insurance-portability</p> <p>Migration and Portability related queries please email us at healthpolicy.helpdesk@royalsundaram.in and write us at: Royal Sundaram Insurance Co. Ltd. 2nd Floor, Delphi C-wing, Hiranandani Business Park, Powai, Mumbai- 400076</p> <p>Change in Sum Insured: Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. Fresh underwriting at the time of renewal is applicable only in case of increase in Sum Insured. For increase in Sum Insured, the underwriting of the policy and the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p> <p>Moratorium Period: After completion of five continuous years under this policy no look back would be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the Sum</p>	<p>10.16</p> <p>10.23</p>
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		Insured of the first policy and subsequently completion of five continuous years would be applicable from the date of enhancement of sum insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this policy shall be contestable except for proven fraud specified in the policy contract. The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period. The policies would however be subject to all limits, sub limits, co-payments as per the policy.	8
13	Your Obligations	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:

- 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.**