

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	PreSecure Advantage	
2	Policy Number	XXXXXX	
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>1. In-Patient Hospitalization - The Company shall indemnify medical expenses incurred for In-patient Hospitalization of the Insured Person during the Policy year, up to the Sum Insured as specified in the policy schedule, for</p> <ol style="list-style-type: none"> Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home –Up to Rs. 1% per day, with proportionate deduction. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses 2% of Sum Insured. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and such similar other expenses Expenses on Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment. 	Section 4.1.A

PreSecure Advantage



Royal Sundaram General Insurance Co. Limited

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	<p>f) All day care treatment shall be covered up to Sum Insured</p> <p>g) Expenses incurred on road Ambulance subject to a maximum of Up to Rs. 1000 per hospitalization (payable within the sum insured)</p> <p>2. AYUSH Treatment- Covered up to 100% of Sum Insured</p> <p>3. Pre Hospitalisation- For a fixed period of 15 days prior to the date of admissible hospitalization covered under the policy. The amount shall be limited to 25% sum insured.</p> <p>4. Post Hospitalisation- fixed period of 30 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy. The amount shall be limited to 25% of sum insured</p> <p>5. Modern Treatment- Covered up to 20% of Sum Insured Following procedures-</p> <ul style="list-style-type: none"> A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound) B. Balloon Sinuplasty C. Deep Brain stimulation D. Oral chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra vitreal injection G. Robotic surgeries H. Stereotactic radio surgeries I. Bronchical Thermoplastic J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered. <p>6. Domiciliary Hospitalization We will cover Medical Expenses for medical treatment taken at home if this continues for an uninterrupted period of 3 days and the condition for which treatment is taken would</p>	<p>Section 4.2</p> <p>Section 4.3</p> <p>Section 4.4</p> <p>Section 4.5</p>
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 Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd.
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	<p>otherwise have necessitated Hospitalization as long as either (i) the attending Medical Practitioner confirms that the Insured Person could not be transferred to a Hospital or (ii) the Insured Person satisfies Us that a Hospital bed was unavailable.</p> <p>If a claim has been accepted under this Benefit, the claims for Pre-hospitalization Medical Expenses shall be payable, However, Post-hospitalization Medical Expenses shall not be payable.</p>	Section 4.6
	<p>7. Health and Wellness Plus</p> <p>This cover offers an Insured Person a secure access to the Company's Health and Wellness application, Teleconsultations (which includes video conferencing) and advice / consultations from a Virtual Health Coach, as selected by the Company for seamlessly accessible health check-ups.</p> <p>Health and Wellness App</p> <p>Under this Health and Wellness App, you will have access to the followings:</p> <p>a. It will help you to track your physical activities such as walking, running, cycling, treadmill, swimming etc., synching facility with your fitness wearables such as Fitbit, Garmin and other similar fitness wearables. It will also have a capability to calculate your fitness activity score basis your physical activity.</p> <p>b. Health and Wellness app will also capture resting heart rate, sleep patterns, moderate to rigorous exercise per week and number of steps taken on daily basis.</p> <p>c. On the basis of level of physical activity, Health and Wellness App will calculate the reward points and accumulated reward points can be redeemed only after renewal of the policy on followings: - Discounts on diagnostic tests within network of empanelled diagnostic centres - Discounts on OPD consultations on specified network - Discount on mobility devices including but not limited to walkers, manual wheelchair, crutches, splints, external prosthetics, plasters, bandages, knee caps, slings. Scope will be restricted to the items mentioned in the app. -Discount on medical devices including but not limited to thermometer, glucometer, oximeter, BP Meter. Scope will be restricted to the items mentioned in the app.</p>	Section 4.7

Royal Sundaram General Insurance Co. Limited

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	<p>d. This benefit can be availed only if Insured Person has a smart phone and able to download the specified Health and Wellness App provided by Royal Sundaram.</p> <p>e. To avail the rewards under this benefit, Insured Person should have a fitness wearable device which is typically worn on your wrist and activity captured on the wearable device should be synched with Health and wellness App. Royal Sundaram may advice list of wearable device from time to time which can be used for availing this benefit.</p> <p>Teleconsultations (Video Consultations) – Insured member can avail 4 teleconsultations per quarter (3 months) of calendar year with general physicians/ specialized doctors on the Health and Fitness App.</p> <p>Virtual Health Coach – A virtual health professional (not chat bot) specialized in the area of diet & nutritional management, exercise and fitness management who will resolve your queries relating to food to be preferred/to be avoided, diet to be followed keeping in mind the regional variations of food. Virtual Health Coach will also advise customers on fitness and exercise related queries i.e. quantum and intensity of physical activities like running, jogging, gymnasium, treadmill, crosstrainer and other physical activities/exercise.</p> <p>Note –</p> <ol style="list-style-type: none"> 1) These benefits are available to all Insured Members covered in the policy. 2) These benefits are subject to the exclusions as specified in the policy. <p>8. Renewal Benefit in case of no claim-</p> <p>In case there are no claims paid/outstanding in the expiring Policy Year, the Insured Person shall have either of the following option to avail in the form of No Claim Bonus (NCB) or No Claim Discount (NCD) reward at the time of every renewal:</p> <p>i) No Claim Bonus</p> <p>Increase in Sum Insured by 10% of Base Sum Insured in the year subsequent to the policy year, if the Policy is renewed with Us.</p> <p>Notes:</p> <ul style="list-style-type: none"> • In case where the policy is on individual basis, the No Claim Bonus shall be added and available individually to the insured person if no claims has been reported. 	Section 6
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PreSecure Advantage

Royal Sundaram General Insurance Co. Limited

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	<ul style="list-style-type: none"> • In case where the policy is on floater basis, the No Claim Bonus shall be added and available to the family on floater basis, provided no claim has been reported from any member of the family. • No Claim Bonus shall be available only if the policy is renewed/premium paid within the Grace Period. • In case of floater policies where Insured Persons Renew their expiring policy by splitting the sum insured in to two or more floater policies/individual policies or in cases where the policy is split due to child attaining the age of 25 years, the No Claim Bonus of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy. • If a claim is made in the expiring Policy Year, and is notified to Us after the acceptance of Renewal premium any awarded No Claim Bonus shall be withdrawn <p>ii) No claim discount (NCD)</p> <p>In case of every claim free year, 5% of discount will be extended on renewal premium, at the time of renewal</p> <p>Note: NCD shall be available only if the policy is renewed/premium paid within the Grace Period and no claim being made during the year.</p> <p>9. Co-Payment (applicable on both reimbursement and cashless claims)-</p> <p>A standard 50% co-payment on the admissible amount per claim* shall be applicable for every claim. *per claim denotes a single continuous hospitalization and includes pre and post hospitalization period as defined earlier in the policy.</p> <p><u>OPTIONAL COVER</u></p> <p><u>REDUCTION IN CO-PAYMENT</u></p> <p>Upon choosing this benefit, the insured shall have the option of reducing the base co-payment up to the limit as specified in the policy schedule. The insured can choose a 20%, 30% or 40% co-payment on the admissible amount per claim*</p>	<p>Section 4.1.B</p> <p>Section 5</p> <p>Section 5.1</p>
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		*per claim denotes a single continuous hospitalization and includes pre and post hospitalization period as defined earlier in the policy.	
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</p>	Sections 7 to 9

PreSecure Advantage



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Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002

		are not covered in this policy are placed under List-I of Annexure-I Other Exclusion- Expenses for treatment directly arising from or consequent upon any Insured Person was under influence of alcohol whilst driving.	
7	Waiting Period	a) Initial Waiting Period: 30 days for all illness (not applicable on renewal or for accidents) b) Specific Waiting periods: 24 months c) Pre-existing diseases: 36 months waiting period d) Personal Waiting Period: 36 months	Section 7 and 8
8	Financial limits of coverage i. Sub-limit ii. Co-payment iii. Deductible iv. Any other limit	The policy will pay only up to the limits specified hereunder for the following diseases/procedures: As per details mentioned in point no 5. Policy Coverage of this customer information sheet. As per details mentioned in point no 5. Policy Coverage of this customer information sheet. To be mapped if applied. As per details mentioned in point no 5. Policy Coverage of this customer information sheet.	
9	Claims/Claims Procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. Procedure for Cashless claims: i. Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA. ii. Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization. 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. iv. At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.	Section 12.1

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

	<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.</p> <p>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: 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.</p> <table border="1"> <thead> <tr> <th>Sl. No</th><th>Type of Claim</th><th>Prescribed Time limit</th></tr> </thead> <tbody> <tr> <td></td><td>Reimbursement of hospitalization, day care and Pre hospitalization expenses</td><td>Within thirty days of date of discharge from hospital</td></tr> <tr> <td></td><td>Reimbursement of post hospitalization expenses</td><td>Within fifteen days from completion of post hospitalization treatment</td></tr> </tbody> </table> <p>Notification of Claim Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:</p> <p>i. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.</p> <p>ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p>i. TAT for preauthorisation of cashless facility is 1 hour</p> <p>ii. TAT for cashless final bill authorisation is 3 hours</p>	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	
Sl. No	Type of Claim	Prescribed Time limit									
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		<p>i. Network Hospital details: https://www.royalsundaram.in/cashless-hospital</p> <p>ii. Helpline number: Customer Services - 1860 258 0000 / 1860 425 0000 MediAssist TPA – 04068213621 Paramount TPA – 1800226655</p> <p>i. Hospitals which are blacklisted or from where no claims will be accepted by insurer https://www.royalsundaram.in/claims/health-insurance-claims</p> <p>ii. 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>	Section 10.16
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:</p> <ol style="list-style-type: none"> 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. 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 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 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 	Section 10.16

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

	<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> <p>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</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</p> <p>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</p> <p>For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in</p> <p>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.</p> <p>Insurance Ombudsman addresses - https://www.cioins.co.in/ContactUs Grievance may also be lodged at – Registration of Complaints in Bima Bharosa by Policyholders:</p> <p>1. Can directly register complaint in the Bima Bharosa Portal https://bimabharosa.irdai.gov.in/</p>	
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Office : 21, Patullos Road, Chennai - 600 002

		<p>2. Can send the complaint through Email to complaints@irdai.gov.in.</p> <p>3. Can call Toll Free No. 155255 or 1800 4254 732.</p> <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.</p> <p>Insurance is the subject matter of solicitation.</p>	
12	Things to remember	<p>Free look period</p> <p>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>Cancellation</p>	Section 10.15

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv
Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd.
Office : 21, Patullos Road, Chennai - 600 002

	<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> <ul style="list-style-type: none"> a. 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. b. 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> <p>Policy Renewal</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> <ul style="list-style-type: none"> i. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years ii. Request for renewal along with requisite premium shall be received by the Company before the end of the Policy Period iii. 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 	Section 10.7
		Section 10.10

PreSecure Advantage



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		<p>premium is paid in instalments, coverage will still be available during the grace period.</p> <p>iv. If the policy is renewed during grace period, all the credits (sum insured, No Claim Bonus, Specific Waiting periods, waiting periods for pre-existing diseases, Moratorium period etc.) accrued under the policy shall be protected.</p> <p>v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.</p> <p>No loading shall apply on renewals based on individual claims experience</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:</p> <p>i. The waiting periods specified in Sections 7 and 8 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy.</p> <p>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:-</p> <p>https://www.royalsundaram.in/html/files/Modification-guidelines-on-standardization-in-health-insurance-Migration.pdf</p> <p>Portability The insured Person will have the option to port the policy to other insurers as an extant Guidelines related to portability.</p>	<p>Sections 10.8 & 10.9</p> <p>Section 10.8</p>
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Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002

		<p>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> <p>i. The waiting periods specified in Sections 7 and 8 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy.</p> <p>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> <p>For Detailed Guidelines on Portability, kindly refer the below link: - https://www.royalsundaram.in/health-insurance/health-insurance-portability</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 Insured of the first policy and subsequently completion of eight 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 policies would however be subject to all limits, sub limits, co-payments as per the policy. The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period.</p>	<p>Section 10.9</p> <p>Section 10.12</p>
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.	

PreSecure Advantage



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		Disclosure of other material information during the policy period such as change in occupation.	
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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 web link 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.**