

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	Reload Multiplier Add-on Cover	
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"> • As per base 	
5	Policy Coverage (What the policy covers?)	<p>1.Reload Multiplier By opting this add-on cover, the Reload benefit available under Base Product shall be upgraded and replaced with the terms and conditions as mentioned below: We will reload your Sum Insured, unlimited times in a Policy Year, up to 100% of Base Sum Insured every time, subject to the following:</p> <ul style="list-style-type: none"> a) The Reload Multiplier shall be utilized after the Base Sum Insured and No Claim Bonus (if any) has been partially or completely exhausted in the given Policy Year; b) This benefit shall not apply to the first claim in the Policy Year; c) This benefit once triggered can be used for any illness (including Complications) for same insured in a Policy Year from the subsequent claim; d) If the policy is issued on a floater basis, the Reload Multiplier Sum Insured will also be available on floater basis; e) If the Reload Multiplier Sum Insured is not utilised in a Policy Year, it shall not be carried forward to any subsequent Policy Year; f) This benefit can be utilised on inpatient Care, Modern Treatment, Day Care Treatment, Organ Donor Expense, Domiciliary Treatment and AYUSH Treatment available in base product (if any). 	Section D

6	Exclusions (What the Policy does not cover)	All exclusions as mentioned in the base policy unless otherwise stated.	Section E
7	Waiting Period	All waiting period as mentioned in the base policy	
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: Not Applicable Not Applicable Not applicable. Not applicable	
9	Claims/Claims Procedure	All claims must be made in accordance with the procedure set out in base policy.	Section G
10	Policy Servicing	Call Center number of the insurer: 1860 258 0000 / 1860 425 0000 Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer	
11	Grievances / Complaints	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	Annexure 1

		<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. 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 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:</p> <ol style="list-style-type: none"> 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. 	
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		Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032. No loading shall apply on renewals based on individual claims experience. Insurance is the subject matter of solicitation.	
12	Things to remember	Free Look Period: As per base policy Cancellation: As per base policy Policy Renewal: As per base policy Renewal Benefits: As per base policy Migration and portability: As per base policy Portability: As per base policy Change in Sum Insured: As per base policy Moratorium Period : As per base policy	Section F
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.