

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

Maternity Discount Add-on Cover

Base health insurance policies offer only a limited Sum Insured with coverage of hospitalization expense, but during the hospitalization, there are some other items which are not payable because these expenses are generally excluded from the insurance policy that leads to additional financial burden on insured's pocket, even after taking a suitable health insurance policy.

Therefore, Royal Sundaram General Insurance Co. Limited is presenting “**Maternity Add-on Cover**”. It will cover certain items which are non-payable as a part of base policy and protect you from the additional financial burden of hospitalization expenses and ensures that you will remain tension free.

Key Features of the Policy

- Discount on Maternity Treatment

A Benefits Covered Under the Policy

The Add-on cover will provide discount towards maternity cover availed by the Insured Person during the Add-on Policy Period and are always subject to the Sum Insured, any sub limit specified in the Product Benefits Table, the terms, conditions, limitations and exclusions, Co-pay (if any) mentioned in the Policy.

If you opt for this add-on cover, the conditions of the add-on cover supersede the terms and conditions of the base policy.

A.1 Discount on Maternity Treatment

Through this cover, the Insured is eligible to avail a discount in the specified Network Hospitals in the event of a delivery or for medically recommended lawful termination of pregnancy on the advice of a Medical Practitioner

This Benefit is subject to following conditions:

- This cover is available from the Day 1. No waiting period shall be applicable for this cover.
- Any discount availed under this cover shall not reduce the overall Sum Insured of base policy.
- The Insured Person should be between the age of 18 and 45 years.
- Neither a cashless nor a reimbursement facility for maternity claim is available under this cover.
- Subsequent to the discount made available in the network, the payment for availing maternity cover has to be made directly at the hospital by the insured.

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

Maternity Discount Add-on Cover	Amount
Office premium (Exclusive of GST)	INR 25.42

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 - Rate Chart

Annexure 2 - Insurance Ombudsman Office List

Maternity Discount Add-on Cover
Prospectus and Sales Literature

ANNEXURE 1– RATE CHART

Maternity Discount Add-on Cover	Amount
Office premium (Exclusive of GST)	INR 25.42

1. Multi-Year Discount

Term	1 Year	2 Year	3 Year
Multi-year policy Discount	0%	6.0%	9.0%

2. Modal Payment

Premium Payment Mode	Proposed Loading
Monthly	5%
Quarterly	4%
Half-Yearly	3%

ANNEXURE 2 - 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 –

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

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)

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

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

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**.
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.

No loading shall apply on renewals based on individual claims experience.

Insurance is the subject matter of solicitation.

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.

Maternity Discount Add-on Cover

Prospectus and Sales Literature

In all instances, call our Customer Services at our Chennai office at 1860 258 0000 or e-mail at care@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