

**oyal 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

**OPD Add-on Cover**

Base health insurance policies generally offers the coverage in respect of In-patient care only and does not cover out-patient treatment expenses like out-patient consultation, pharmacy and diagnostic expenses, whose occurrence is high in compare to in-patient treatment 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 “**OPD Add-on Cover**”. It will cover out-patient consultation, discount on pharmacy, and discount on diagnostic tests etc. in addition to their base policy and protect you from the additional financial burden of out-patient treatment expenses and ensures that you will remain tension free.

➤ **Key Features of the Policy**

- Tele-Consultation with General Physician
- Tele-Consultation with Specialist Doctors
- In-Person Out-patient Consultation with General Physicians
- In-Person Out-patient Consultation with Specialist Doctors
- Discount on Pharmacy
- Discount on Health Check-up
- Discount on Diagnostic Tests

**A BENEFITS COVERED UNDER THE POLICY**

This Add-on covers you for outpatient treatment consultation and also enables to get discounts on diagnostic test and pharmacy etc. for an Insured Person during the Add-on Policy Period is 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 Add-on Policy.

**A.1 Tele-Consultation with General Physician**

The Company shall facilitate you a tele-consultation from general physician on an empaneled network though specified app. The limits such as Sum Insured, number of times the facility can be availed etc. will be as specified in Policy Schedule. This service is delivered through our empaneled vendor only.

## **A.2 Tele-Consultation with Specialist Doctors**

The Company shall facilitate you a tele-consultation from specialist doctors on an empaneled network through specified app. In the entire network of specialists available, either a cashless consultation or a discount on consultation can be made available to the customer, depending on his choice of the doctor. The detail of such discount / cashless facility will be available on the app. The limits such as sum insured; number of times the facility can be availed etc. will be as specified in Policy Schedule. This service is delivered through our empaneled vendor only.

## **A.3 In-Person Out-patient Consultation with General Physicians**

The Company shall facilitate a physical out-patient consultation with general physicians on empaneled list of hospital network for number of times and amount limit / capping as specified in the Policy Schedule.

## **A.4 In-Person Out-Patient Consultation with Specialist Doctors**

The Company shall facilitate a physical out-patient consultation with Specialist doctors on empaneled list of hospital network for number of times and amount limit/ capping as specified in the Policy Schedule.

### **A.4.1 General Conditions applicable on Section A.1, A.2, A.3 and A.4**

- i. These covers are available on cashless basis through an empaneled vendor only.
- ii. Only allopathic treatments are covered. Inpatient treatments, day care procedures, homeopathic, ayurvedic and naturopathy treatments are not covered under the policy.
- iii. Non-Medical Expenses - Registration Fee, Admission Fee, Telephone Charges, Cafeteria Charge shall be excluded from this benefit.
- iv. Other details of the delivery of these services shall be available on the app and your Certificate of Insurance.

## **A.5 Discount on Pharmacy**

The Company, through its empaneled vendor, shall facilitate a discount on prescribed pharmacy booked on our app. To avail this benefit, the insured has to upload a prescription obtained through physical or online consultation and then apply discount coupon/vouchers as provided in our app to place an order. Insured can avail this benefit for any number of times during the Add-on policy period. The terms and percentage of discount will be as available on your Certificate of Insurance and app.

### **A.5.1 General Conditions applicable on Section D.5**

- i. No medical equipment and associated consumables will be covered under the add-on policy (Example – BP Machine, Thermometer, Syringes, Nebulizer, Hot Water Bags).
- ii. Vitamins and tonics used for the treatment of injury or disease will not be covered here.
- iii. Food, Food Supplements or Dietary Pills (Example – Horlicks, Glucose, Whey Protein) will not be covered here.

## **A.6 Discount on Health Check-ups**

The Company shall provide you a discount on preventive health check-up availed through our app. To avail this benefit, the insured can select any type of health check-up as provided by our service providers on our app. The insured can avail Health check-up on PAN India basis. Insured can avail this benefit for any number of times during the Add-on policy period. The terms and percentage of discount will be as available on your Certificate of Insurance and app.

**A.7 Discount on Diagnostic Tests**

The Company shall provide you a discount on prescribed diagnostic tests availed through our empaneled list of hospital network/diagnostic centres. The number of times this discount can be availed and the amount / percentage of discount available per instance are as specified in Policy Schedule. Details of the list of hospitals/diagnostic centres will be available on found our website and app. To avail this benefit Insured person has to book a prior appointment on our app.

**D.7.1 General Conditions applicable on Section D.7**

- i. Dental test shall not be covered under this benefit.

**A.8 General Conditions applicable on all benefits**

- i. A mandatory 7 days waiting period shall be applicable for all benefits from the inception of the add-on policy. This initial waiting period shall be not applicable on renewals.
- ii. This add-on policy is available purely on a cashless basis. There is no reimbursement provided under this add-on policy.
- iii. Only those persons named as insured Persons in the certificate of insurance shall be covered under this add-on policy.
- iv. The benefits cannot be availed for disease arising out of involvement in illegal activities or substance abuse.

**B POLICY FEATURES**

**B.1 Age Eligibility**

Adult: As per base Policy  
Child: As per base Policy.

**B.2 Cover Type**

Individually basis.

**B.3 Policy Period Option**

As per the base policy.

**B.4 Premium Paying Term**

As per the base policy.

**B.5 Premium**

Refer annexure I

**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

**ANNEXURE 1– RATE CHART**

<b>OPD Add-on Cover</b>	<b>Amount</b>
Office premium (Exclusive of GST)	INR 846.61

**1. Multi-Year Discount**

<b>Term</b>	<b>1 Year</b>	<b>2 Year</b>	<b>3 Year</b>
Multi-year policy Discount	0%	6.0%	9.0%

**2. Modal Payment**

<b>Premium Payment Mode</b>	<b>Proposed Loading</b>
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](mailto: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](mailto: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](mailto: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](mailto:gro@royalsundaram.in) - GRO Contact Number – 9500413094

Sr. Citizen can email us at : [seniorcitizengrievances@royalsundaram.in](mailto: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](mailto: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.

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## **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.

In all instances, call our Customer Services at our Chennai office at 1860 258 0000 or e-mail at [care@royalsundaram.in](mailto: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