

**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

**Treatment at Home 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 “**Treatment at Home 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**

- Treatment at Home

**A Benefits Covered Under the Policy**

The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken during the Add-on Policy Period for an Illness, Accident or condition described below if this is contracted or sustained by an Insured Person during the Add-on Policy Period and subject always 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 Treatment at Home Add-on Cover**

We will indemnify the expenses towards treatment taken at home up to Sum Insured as specified in Part 1 of the Policy Schedule. If it is advised by the medical physician in writing, subject to the following conditions:

- i. The Medical Practitioner advises the Insured Person in writing to undergo treatment at home;
- ii. There is a continuous active line of treatment with monitoring of the health status by a Medical Practitioner for each day through the duration of the home care treatment;
- iii. Daily monitoring chart including records of the treatment duly signed by the treating Medical Practitioner is maintained;
- iv. The condition of the Insured Person is expected to improve in a reasonable and foreseeable period of time;
- v. Prior approval has been taken from Us;

- vi. Treatment availed is not categorized under “AYUSH” or any form of non- allopathic treatment.

**A.1.1 Additionally, if any of the below mentioned conditioned are being met**

- i. During the situation like pandemic etc. when there no hospital beds are available
- ii. When it is not possible to move a patient to the hospital due to law and order situation like riots, carnage etc. or natural calamities such as floods, etc. in the vicinity of the insured
- iii. When treatment is possible at home and requires interventions like intravenous fluids, ECG machine etc.

**A.1.2 This Add-on cover shall be subject to following conditions:**

- i. This cover shall exclude geriatric treatments.
- ii. Maximum number of days for which treatment at home can be availed will be 15 days, maximum up to Rs. 50,000 per incidence.
- iii. Our maximum liability under this add-on cover will be up to 2 incidences per Policy Year, maximum sum insured of Rs. 1,00,000.
- iv. Coverage under this product shall form a part of base policy sum insured.
- v. This benefit is available on reimbursement basis only.
- vi. Any one treatment taken at home can either be claimed under the cover “Treatment at Home add-on cover” or “Domiciliary Hospitalization Cover” but not both.

**B Policy Features**

**B.1 Age Eligibility**

Entry Age: As per base policy.

Max Entry Age: As per base policy.

**B.2 Cover Type**

As per 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**

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>Treatment at Home Add-on Cover</b>	<b>Amount</b>
Office premium (Exclusive of GST)	INR 83.90

#### **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