

**Royal Sundaram General Insurance Co. Limited**

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

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

Office : 21, Patullos Road, Chennai - 600 002

**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	Loan Assure													
2	Policy Number	xxxxxxx													
3	Type of Insurance Product / Policy	<ul style="list-style-type: none"><li>Benefit Policy</li></ul>													
4	Sum Insured (Basis) (Along with amount)	<ul style="list-style-type: none"><li>Individual Sum Insured – Rs._____</li><li></li></ul>													
5	Policy Coverage (What the policy covers?)	<p><b>Section – 1</b></p> <p><b>Benefit – 1A- Criti Assure (Mandatory)</b> This cover has been broadly divided into Six Parts.</p> <table><tr><td>Plan-1</td><td>10 CI covered</td></tr><tr><td>Plan-2</td><td>20 CI covered</td></tr><tr><td>Plan-3</td><td>30 CI covered</td></tr><tr><td>Plan-4</td><td>40 CI covered</td></tr><tr><td>Plan-5</td><td>50 CI covered</td></tr><tr><td>Plan-6</td><td>60 CI covered</td></tr></table> <p>This cover is subject to; the diagnosis of a Critical illness verified by a Medical Practitioner and confirming to the definitions listed against each.</p> <p>The Policy covers the Insured Person during the Policy/ Coverage Period for the listed Critical Illness, provided it occurs, manifests or diagnosed itself during the Policy/ Coverage Period as a first incidence and the Insured Person survives the specified Survival Period.</p>	Plan-1	10 CI covered	Plan-2	20 CI covered	Plan-3	30 CI covered	Plan-4	40 CI covered	Plan-5	50 CI covered	Plan-6	60 CI covered	Loan Assure – Section 1A – Criti Assure – Section 3.1 - 3.1. Basic Cover- Critical Illness Cover
Plan-1	10 CI covered														
Plan-2	20 CI covered														
Plan-3	30 CI covered														
Plan-4	40 CI covered														
Plan-5	50 CI covered														
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	<p>The Policy shall pay lumpsum amount (fixed or reducing balance sum insured as opted by the Group Manager as mentioned in the Policy Schedule/ Certificate of Insurance, for the listed Critical Illness, provided it occurs, manifests or diagnosed itself during the Policy Period as a first incidence and the Insured Person survives the defined Survival Period, subject to terms, conditions, limitations and exclusions mentioned therein.</p> <p>Only one lump sum payment shall be provided during the Insured Person's lifetime regardless of the number of Critical Illnesses, incapacities or treatments suffered by him. This section shall terminate upon payment of 100% claim under Personal Accident section (Loan Assure – Section 3) when both sections are opted by the Group Manager. Further, if an accident is reported under Personal Accident section (section 1.3) resulting in claim payment of less than 100% of the sum insured, then post reporting of a claim under Personal Accident Section, balance sum insured remaining out of the 100%, only, will be considered for subsequent claims under Personal Accident and Criti Assure sections.</p> <p><b>Criti Assure section also includes inbuilt Second Medical Opinion cover:</b> which provides for facilitating Second Medical Opinion with Company's Panel Doctor in respect of covered Critical Illnesses. This benefit shall be applicable only when a claim under Criti Assure section is considered.</p> <div style="border: 1px solid black; padding: 5px;"> <p><b>Optional Benefit :1B-Income Assure</b></p> </div> <p>Offers Lumpsum coverage of 5%/10%/15/20%/25%% of Criti Assure sum insured at policy inception, as opted by insured person as income protection due to diagnosis of any of the Major Critical Illnesses covered under Criti Assure section. This benefit shall be applicable only when a claim under Criti Assure section is considered.</p> <p><b>Section -2: Surgi Cash Assure (Optional)</b></p>	<p>Loan Assure – Section 1A – Criti Assure – Section 3.2.1</p>
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		<p>If the Insured Person is Hospitalized as per the written advice of the treating Medical Practitioner due to an Illness contracted or any Injury sustained during the Period of insurance, and has been advised by a Surgeon to undergo a Surgical Procedure specified in Annexure B attached to this Policy, then We will pay the percentage amount specified against such Surgical Procedure in Annexure B as a lumpsum amount.</p> <p>This Benefit shall be payable subject to the following:</p> <ol style="list-style-type: none"> <li>1. We will consider more than one claim in respect of the Insured Person under Surgi Cash Assure section, subject to the availability of the overall Sum Insured as specified in the Policy Certificate against this cover, and provided that the Illness/Accident causing the Injury is distinct and unrelated for each such claim. On exhaustion of the Sum Insured, the Surgi Cash Assure section will terminate in relation to the Insured Person.</li> <li>2. In case of 100% SI being paid due to a Critical Illness (Loan Assure – Section 1) or Personal Accident (Loan Assure – Section 3) event, the cover under this benefit shall cease to exist.</li> <li>3. In case of multiple Surgeries/Surgical Procedures performed in a single Admission to a Hospital, or arising out of the same Illness/Injury, We will consider only one Surgery/Surgical Procedure with the maximum amount as specified in Annexure B</li> <li>4. In order for a claim to be admissible under this section, 24 hours of continuous and completed Hospitalization is required.</li> </ol> <p><b>Section -3 Personal Accident (Optional)</b></p> <p><b>Accidental Death:</b> If the Insured Person suffers an Injury solely and directly due to an Accident occurring during the Policy Period which solely and directly results in the Insured Person's death within three hundred and sixty-five (365) days from the occurrence of such Accident the Company will pay the Sum Insured (fixed or reducing balance sum insured as opted by the insured person) specified in the Policy Schedule/ Certificate of Insurance, provided that:</p>	<p>Loan Assure – Section 2 – Surgi Cash Assure – Section 3.1</p> <p>Loan Assure – Section 3- Personal Accident– Section 1.1</p>
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		<p>•The Company will deduct any amounts already paid under Clause 1.2 (Permanent Total Disablement) or 1.3 (Permanent Partial Disablement) in respect of the Insured Person from any amount payable under Clause 1.1 of Basic Cover (Accidental Death).</p> <p>•If an accident is reported under Personal Accident section under Section 1,3, (Permanent Partial Disablement) resulting in claim payment of less than 100% of the sum insured, then post reporting of a claim under Personal Accident Section, balance of sum insured remaining out of the 100%, only, will be considered for subsequent claims under Personal Accident and Criti Assure (Loan Assure – Section 1) sections</p> <p>•In the event of 100% claim settlement under Criti Assure (Loan Assure – Section 1) or Personal Accident (Sub-section 1.1, 1.2 or 1.3) section, the cover under Loan Assure policy in respect of all sections will stand terminated.</p> <p><b>Permanent Total Disablement:</b></p> <p>i.If the Insured Person suffers an Injury solely and directly due to an Accident occurring during the Policy Period which solely and directly results in the Insured Person's Permanent Total Disability within three hundred and sixty-five (365) days from the occurrence of such Accident the Company will make payment in accordance with the grid below provided that:</p> <p>ii.The Permanent Total Disability is proved with a disability certificate issued by a Civil Surgeon or the equivalent appointed by the Central or the State Government being presented to Us; and the Permanent Total Disability continues for a continuous period of at least six (6) calendar months from the commencement of the disability and such disability is permanent at the end of this period;</p> <p>iii.If the Insured Person dies before a claim has been admitted under this benefit, The Company shall not be liable to make any payment under this benefit.</p> <p>iv.The Company shall deduct any amounts already paid under any of the basic covers in respect of that Insured Person from any amount payable under this benefit.</p>	<p>Loan Assure – Section 3- Personal Accident– Section 1.2</p>
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		<p>Note: For the purpose of this benefit, 'physical separation' of a hand means separation at or above the wrist and of the foot means separation at or above the ankle.</p> <p><b>Permanent Partial Disablement</b></p> <p>i.If the Insured Person suffers an Injury solely and directly due to an Accident occurring during the Policy Period which solely and directly results in the Insured Person's Permanent Partial Disability within three hundred and sixty-five (365) days from the occurrence of such Accident, The Company will pay the amount specified as per table specified.</p> <p>ii.The Permanent Partial Disability is proved with a disability certificate issued by a Civil Surgeon or the equivalent appointed by the Central or the State Government being presented to Us; and the Permanent Partial Disability continues for a continuous period of at least six (6) calendar months from the commencement of the disability and such disability is permanent at the end of this period;</p> <p>iii.If the Insured Person dies before a claim has been admitted under this benefit, The Company shall not be liable to make any payment under this benefit.</p> <p>iv.The Company shall deduct any amounts already paid under the any of basic covers in respect of that Insured Person from any amount payable under this benefit.</p> <p><b>Section 4 - Health &amp; Wellness</b></p> <p><b>1)Health and Wellness App</b></p> <p>Under this Health and Wellness App, you (customer) 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., syncing 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>Loan Assure – Section 3- Personal Accident– Section 1.3</p> <p>Loan Assure – Section 4- Health &amp; Wellness– Section D1</p>
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	<p>c. On the basis of level of physical activity during the policy period, Health and Wellness App will calculate the reward points and accumulated reward points can be redeemed from the date of commencement of cover under this policy till three months from date of expiry of the respective annual cover (every annual cover period if tenure is more than one year), as applicable on followings:</p> <ul style="list-style-type: none"> <li>- Discounts on diagnostic tests within network of empanelled diagnostic centres</li> <li>- Discounts on OPD consultations on specified network</li> <li>- 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.</li> <li>- 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.</li> </ul> <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 synced 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>f. Criterion for Reward Points will be based on following:</p> <p>I. Being active by walking 10,000 steps on an average per day- if you clock 30 lakhs steps in a Policy year; and/or</p> <p>II. By doing Moderate to rigorous exercise of 150 minutes per week on an average- if you clock 5000 active minutes of moderate to rigorous exercise in a Policy year. Exercise means running, swimming, cycling, jogging, Weight training and cardio exercises in Gymnasium etc.</p> <p>Note: Criterion of reward points mentioned hereunder is not exhaustive but an indicative.</p> <p><b>2) Teleconsultations (Video Consultations)</b> – 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>Loan Assure – Section 4- Health &amp; Wellness– Section D2</p>
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		<p><b>3)Virtual Health Coach</b> - A virtual health professional (not chat bot) specialized in the area of diet &amp; 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, cross-trainer and other physical activities/exercise.</p>	Loan Assure – Section 4- Health & Wellness– Section D3
6	Exclusions (What the Policy does not cover)	<p><b>Specific Exclusions:</b></p> <p><b>Waiting Period:</b> All the Waiting Periods shall be applicable individually for each Insured Person and claims shall be assessed accordingly. The Company shall not be liable to make any payment under this Policy for covered listed Critical Illnesses directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following Waiting Periods:</p> <p><b>1. Pre-existing Diseases Waiting Period :</b> Any Critical Illness arising on account of or in connection with any Pre-Existing Disease(s).</p> <p><b>2. Initial Waiting Period:</b> Any Critical Illness where the symptoms indicative of such Critical Illness have first manifested or first occurred prior to the Risk Inception Date or arisen within first 90 days of commencement of the Period of Cover. However, no Waiting Period will be applicable in case of any Critical Illness arising out of/due to an Accident during the Period of Cover.</p> <p><b>3.Survival Period:</b> The benefit payment shall be subject to survival of the Insured Person for the duration as specified in Policy Schedule/ Certificate of Insurance post the first diagnosis of the Critical Illness</p> <p>a. Survival period is applicable before any Criti Assure claim can be payable subject to all other policy terms and conditions being satisfied. The Criti Assure cover is not applicable in the event of Death of Insured Person during the Survival Period as specified in Policy Schedule/ Certificate of Insurance following diagnosis of Critical Illness.</p>	Loan Assure – Section 1A- Criti Assure – Section 4.1

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	<p>b. If diagnosis takes place on or before the Policy/ Coverage expiry date, but the Survival Period expires after the Policy/Coverage expiry date, the Company will pay a claim provided that the Insured Person survives duration as specified in Policy Schedule/ Insurance Certificate from the date of diagnosis.</p> <p>c. If a Criti Assure claim is filed after the death of the policyholder, the Critical Illness must have been diagnosed while the insured is alive.</p> <p><b>Exclusions:</b> The Company shall not be liable to make any payment under this Policy for any Critical Illness directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following unless specifically mentioned elsewhere in the Policy;</p> <ol style="list-style-type: none"> <li>1. Any Illness, sickness or disease, other than specified as Critical Illness</li> <li>2. Behavioural, Neuro development and Neurodegenerative Disorders: <ol style="list-style-type: none"> <li>a. Disorders of adult personality including gender related problems, gender change;</li> <li>b. Disorders of speech and language including stammering, dyslexia</li> <li>c. All Neurodegenerative disorders including Dementia, Alzheimer's disease and Parkinson's disease;</li> <li>d. Other medical services for behavioural, neurodevelopment delays and disorders</li> </ol> </li> <li>3. Alternative Treatments: Any covered Critical Illnesses diagnosed and/or treated by Medical Practitioner who practices Alternative Medicine.</li> <li>4. Conflict &amp; Disaster: Treatment for any illness or injury resulting from willful participation in any illegal (non- accidental) activity such as , war, riot, revolution, acts of terrorism or any similar event (other than natural disaster or calamity), invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of citizens of whatever nation, riots or civil commotion</li> <li>5. External Congenital Anomaly: Screening, counselling or treatment related to External Congenital Anomaly</li> </ol>	<p>Loan Assure – Section 1- Criti Assure – Section 4.1.2</p>
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		<p>6. Cosmetic and Reconstructive Surgery: Any covered Critical Illnesses arising due to treatment undergone purely for cosmetic or psychological reasons to improve appearance.</p> <p>7. Experimental/ Investigational or Unproven Treatment:</p> <p>a. Services including device, treatment, procedure or pharmacological regimens which are considered as experimental, investigational or unproven.</p> <p>b Biodegradable (bioresorbable, bioabsorbable) polymer drug eluting stents will be considered as experimental and investigational for all purpose</p> <p>8 Hazardous Activities: Any claim relating to Adventure or Hazardous Sports unless declared in the Enrolment Form beforehand and agreed by the Company.</p> <p>9. HIV, AIDS, and related complex: Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS), including any condition that is related to HIV or AIDS.</p> <p>10. Mental and Psychiatric Conditions: Treatment related to symptoms, complications and consequences of mental illness, mood disorders, psychotic and non- psychotic disorders</p> <p>11. Reproductive medicine &amp; other Maternity Expenses: Any Critical Illness arising out of, directly/indirectly caused by, contributed to or aggravated by:</p> <p>a. Pregnancy or Child Birth Pregnancy (including voluntary termination), miscarriage, maternity or child birth (including through caesarean section) Birth Control Any type of contraception, sterilization, abortions, voluntary termination of pregnancy (except under Maternity Expenses for Medical Termination of Pregnancy (MTP) as governed by MTP Act 1971) or family planning;</p> <p>b. Assisted Reproduction Infertility services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI, Gestational Surrogacy;</p> <p>c. Sexual disorder and Erectile Dysfunction. Treatment of any sexual disorder including impotence (irrespective of the cause) and sex changes or gender reassignments or erectile dysfunction;</p>	
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		<p>d. Any costs or expenses related to pregnancy, complications arising from pregnancy or medical termination of pregnancy unless caused by an accident</p> <p>12. Sexually transmitted Infections &amp; diseases: Screening, prevention and treatment for sexually related infection or disease</p> <p>13. Substance related and Addictive Disorders: Treatment and complications related to disorders of intoxication, dependence, abuse, and withdrawal caused by drugs and other substances such as alcohol, Opioids or nicotine</p> <p>14. Traffic Offences &amp; Unlawful Activity: Any condition occurring either as a result of breach of law by the Insured Person with criminal intent</p> <p>15. Unrecognized Physician or Hospital: a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy or by relevant authorities in the area or country where the treatment is taken. b. Treatment or Medical Advice related to one system of medicine provided by a Medical Practitioner of another system of medicine. c. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives. d. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India or any other country where treatment takes place. e. Treatment or services received in health hydros, nature cure clinics or any establishment that is not a recognized Hospital or healthcare facility.</p> <p>16. Any claim made without a medical certificate from the treating Medical Practitioner evidencing the diagnosis of such Critical Illness.</p> <p>17. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy Certificate.</p> <p>18. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from nuclear weapon materials or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.</p> <p>19. Participation (aggravation) in any kind of strike, processions, riots etc.</p>	
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	<p>20. Any act of self-destruction or self-inflicted injury, attempted suicide or suicide.</p> <p>21. Any Injury / Illness occurring whilst working in underground mines or explosives magazines, or involving electrical installation with high tension supply, or as jockeys or circus personnel</p> <p>22. Any consequential or indirect losses or expenses related to any Insured Event.</p> <p>23. Any tests and treatment relating to infertility and in vitro fertilization.</p> <p>24. Any Injury / Illness occurring whilst engaging in any Adventure Sports either as an instructor/ trainer, or as a participant.</p> <p><b>Surgi Cash: Specific Ailment Waiting Period: Waiting Period:</b></p> <p>All the Waiting Periods shall be applicable individually for each Insured Person and claims shall be assessed accordingly. The Company shall not be liable to make any payment under this Policy for covered listed Surgical Procedures directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following Waiting Periods:</p> <p><b>1. Pre-existing Diseases Waiting Period :</b> Any Surgery/Surgical Procedure arising on account of or in connection with any Pre-Existing Disease(s).</p> <p><b>2. Initial Waiting Period:</b> Any Surgery/Surgical Procedure where the symptoms indicative of such Surgery/Surgical Procedure have first manifested or first occurred prior to the Risk Inception Date or arisen within first 90 days of commencement of the Period of Cover. However, no Waiting Period will be applicable in case of any Surgery/Surgical Procedure arising out of/due to an Accident during the Period of Cover.</p> <p><b>3. Specific Ailment Waiting Period:</b> Expenses related to the treatment of listed Conditions specified in the policy, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.</p>	<p>Loan Assure – Section 2- Surgi Cash Assure – Section 4.1</p>
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		<ul style="list-style-type: none"> <li>• If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.</li> <li>• The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.</li> </ul> <p><b>Exclusions:</b></p> <p>The Company shall not be liable to make any payment under this Policy for any Surgical Procedures directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following unless specifically mentioned elsewhere in the Policy;</p> <ol style="list-style-type: none"> <li>1. Any Surgery/Surgical Procedure arising out of an Accident which occurred prior to Risk Inception Date.</li> <li>2. Any Surgery/Surgical Procedure arising out of any Congenital Anomaly of the Insured Person.</li> <li>3. Any of the covered Surgery/Surgical Procedure performed which was otherwise deemed unnecessary, or against standard health practices.</li> <li>4. Any Unproven/Experimental treatment.</li> <li>5. Any Surgery/Surgical Procedure performed solely due to cosmetic or aesthetic or psychological reasons.</li> <li>6. Any claim made without a medical certificate from the treating Medical Practitioner evidencing the diagnosis of such Illness or Injury or the undergoing of the medical / Surgical Procedure.</li> <li>7. <b>Conflict &amp; Disaster:</b> Treatment for any illness or injury resulting from willful participation in any illegal (non- accidental) activity such as , war, riot, revolution, acts of terrorism or any similar event (other than natural disaster or calamity), invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or</li> </ol>	<p>Loan Assure – Section 2- Surgi Cash Assure – Section 4.2</p>
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		<p>usurped power, seizure, capture, arrests, restraints and detainment of citizens of whatever nation, riots or civil commotion</p> <p>8. Experimental/ Investigational or Unproven Treatment:</p> <p>a. Services including device, treatment, procedure or pharmacological regimens which are considered as experimental, investigational or unproven.</p> <p>b Biodegradable (bioresorbable, bioabsorbable) polymer drug eluting stents will be considered as experimental and investigational for all purpose</p> <p>9. <b>Hazardous Activities:</b> Any claim relating to Adventure or Hazardous Sports unless declared in the Enrolment Form beforehand and agreed by the Company.</p> <p>10. <b>HIV, AIDS, and related complex:</b> Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS), including any condition that is related to HIV or AIDS.</p> <p>11. <b>Mental and Psychiatric Conditions:</b> Treatment related to symptoms, complications and consequences of mental illness, mood disorders, psychotic and non-psychotic disorders</p> <p>12. <b>Reproductive medicine &amp; other Maternity Expenses:</b> Any Surgical Procedure arising out of, directly/indirectly caused by, contributed to or aggravated by:</p> <p>a. Pregnancy or Child Birth Pregnancy (including voluntary termination), miscarriage, maternity or child birth (including through caesarean section) Birth Control Any type of contraception, sterilization, abortions, voluntary termination of pregnancy (except under Maternity Expenses for Medical Termination of</p>	
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		<p>Pregnancy (MTP) as governed by MTP Act 1971) or family planning;</p> <p>b. Assisted Reproduction Infertility services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI, Gestational Surrogacy;</p> <p>c. Sexual disorder and Erectile Dysfunction. Treatment of any sexual disorder including impotence (irrespective of the cause) and sex changes or gender reassignments or erectile dysfunction;</p> <p>d. Any costs or expenses related to pregnancy, complications arising from pregnancy or medical termination of pregnancy unless caused by an accident</p> <p>13. Sexually transmitted Infections &amp; diseases: Screening, prevention and treatment for sexually related infection or disease</p> <p>14. Substance related and Addictive Disorders: Treatment and complications related to disorders of intoxication, dependence, abuse, and withdrawal caused by drugs and other substances such as alcohol, opioids or nicotine</p> <p>15. Traffic Offences &amp; Unlawful Activity: Any condition occurring either as a result of breach of law by the Insured Person with criminal intent</p> <p>16. Unrecognized Physician or Hospital: a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy or by relevant authorities in the area or country where the treatment is taken. b.</p>	
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		<p>Treatment or Medical Advice related to one system of medicine provided by a Medical Practitioner of another system of medicine. c. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives. d. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India or any other country where treatment takes place. e. Treatment or services received in health hydros, nature cure clinics or any establishment that is not a recognized Hospital or healthcare facility.</p> <p>17. Any claim made without a medical certificate from the treating Medical Practitioner evidencing the Surgery/Surgical Procedure</p> <p>18. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy Certificate.</p> <p>19. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from nuclear weapon materials or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.</p> <p>20. Participation (aggravation) in any kind of strike, processions, riots etc.</p> <p>21. Any act of self-destruction or self-inflicted injury, attempted suicide or suicide.</p> <p>22. Any Injury / Illness occurring whilst working in underground mines or explosives magazines, or involving electrical installation with high tension supply, or as jockeys or circus personnel</p> <p>23. Any consequential or indirect losses or expenses related to any Insured Event.</p>	
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24. Any tests and treatment relating to infertility and in vitro fertilization.
25. Any Injury / Illness occurring whilst engaging in any Adventure Sports either as an instructor/ trainer, or as a participant.

**Exclusion (Personal Accident):**

The Company shall not be liable to make any payment for any claim in respect of any Insured Person, directly or indirectly for, caused by or arising from or in any way attributable to any of the following unless otherwise stated in the Policy:

1. Suicide or attempted Suicide, intentional self-inflicted injury, acts of self-destruction whether the Insured Person is medically sane or insane
2. Mental illness or sickness or disease including a psychiatric condition, mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by mental reaction to the same.
3. Certification by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's Family.
4. Death or disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or
  - a. air-force operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.
5. Death or disablement directly or indirectly caused by or associated with any venereal disease, sexually transmitted disease
6. Congenital external diseases, defects or anomalies or in consequence thereof.

Loan Assure –  
Section 3 –  
Personal  
Accident –  
Section 2

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|  | <ol style="list-style-type: none"> <li>7. Death or disablement directly or indirectly caused due to or associated with human T-cell Lymph tropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and any injury caused by and/or related to HIV.</li> <li>8. Any change of profession after inception of the Policy which results in the enhancement of Our risk under the Policy, if not accepted and endorsed by Us on the Policy Schedule/ Certificate of Insurance.</li> <li>9. Death or disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion with criminal intent.</li> <li>10. Death or disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.</li> <li>11. Death or disablement resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to accident;</li> <li>12. Death or disablement caused by participation of the Insured Person in any flying activity including chartered flights except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.</li> <li>13. Insured Persons whilst engaging in adventure and hazardous sport, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule/ Certificate of Insurance.</li> <li>14. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Sports/Activities.</li> <li>15. Death or disablement arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing</li> </ol> |  |
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		<p>concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.</p> <p>16. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death</p> <p>17. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.</p> <p>18. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy.</p> <p><b>Exclusion (Health &amp; Wellness)</b> All exclusions as mentioned in the base product unless otherwise stated and covered in Section D of this policy wordings.</p>	Loan Assure – Section 4 – Health & Wellness – Section E
7	Waiting Period	<p><b>Section 1A and 1B</b> – Survival period – 0 and 30 days, Initial Waiting Period – 90 days</p> <p><b>Section 2</b> – Initial Waiting Period – 90 days</p> <p><b>Section 3 and 4</b> – No waiting Period</p>	<p>Loan Assure – Section 1- Criti Assure – Section 4.1</p> <p>Loan Assure – Section 2- Surgi Cash Assure – Section 4.1</p>
8	Financial limits of coverage	The policy will pay only up to the limits specified hereunder for the following diseases/procedures:	
	i. Sub-limit	Not applicable	
	ii. Co-payment	Not applicable.	
	iii. Deductible	Not applicable.	
	iv. Any other limit	Not applicable.	



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9	Claims/Claims Procedure	<p>Upon the happening of any event which may give rise to a claim under the Schedule of the Certificate, written notice with full particulars must be given to the Company immediately, and in any case, not later than 30 days after the death/disablement/injury.</p> <p>Proof satisfactory to the Company shall be furnished for all matters upon which a claim is based.</p> <p><b>Claim Documentation</b></p> <p><b>Criti Assure: 5.1.1. Claim Documents</b></p> <p>The claim form duly completed in all respects along with all documents (if applicable) listed below should be submitted within 30 days from the date of first diagnosis of the illness:</p> <ol style="list-style-type: none"> <li>1. Duly completed and signed claim form along with medical certificate from the attending physician forming part of the claim form, confirming inter alia <ol style="list-style-type: none"> <li>a. name of the Insured person;</li> <li>b. name, date of occurrence and medical details of the Insured Event</li> <li>c. confirmation that the Insured Event does not relate to any Pre-Existing Illness or any Illness or Injury which existed within the first 90 days of commencement of Period of Insurance.</li> </ol> </li> <li>2. Discharge summary/Death Summary issued by the Hospital, in the event of a hospitalization, describing the nature of the complaints and its duration, treatment given, advice on discharge etc.</li> <li>3. Test reports related to diagnosis of the illness including X-rays/MRI/CT scan reports/films etc.</li> <li>4. All medical reports and prescriptions from first consultation leading to diagnosis of the illness</li> <li>5. Indoor case papers</li> <li>6. FIR/MLC in the case of Accident/Burns and English translation of the same, if in any other language.</li> <li>7. Disability Certificate from the Specialist in the event of loss of speech/loss of limbs or blindness</li> <li>8. Legal heir certificate in the absence of nomination under the policy, in case of death of the proposer.</li> </ol>	Loan Assure – Section 1- Criti Assure – Section 5.1
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	<p>9. Any other claim document as may be required by the Company</p> <p>Acceptance of photocopies – Since Criti Assure is a benefit policy, all medical records may be accepted in photocopies except in cases where genuineness is suspected.</p> <p><b>Surgi Cash Assure:</b></p> <p>The claim form duly completed in all respects along with all documents (if applicable) listed below should be submitted within 30 days from the date of first diagnosis of the illness:</p> <ol style="list-style-type: none"> <li>1. Duly completed and signed claim form alongwith medical certificate from the attending physician forming part of the claim form, confirming inter alia <ol style="list-style-type: none"> <li>a. name of the Insured person;</li> <li>b. name, date of occurrence and medical details of the Insured Event</li> <li>c. confirmation that the Insured Event does not relate to any Pre-Existing Illness or any Illness or Injury which existed within the first 90 days of commencement of Period of Insurance.</li> </ol> </li> <li>2. Discharge summary issued by the Hospital, describing the nature of the ailment, surgery and its duration, treatment given, advice on discharge etc.</li> <li>3. All Consultation papers (including pre and post hospitalization) and all Test reports related to diagnosis of the illness including X-rays/MRI/CT scan reports/films etc.</li> <li>4. All medical reports and prescriptions from first consultation leading to diagnosis of the illness</li> <li>5. Indoor case papers</li> <li>6. FIR/MLC in the case of Accident/Burns and English translation of the same, if in any other language.</li> <li>7. Legal heir certificate in the absence of nomination under the policy, in case of death of the proposer.</li> <li>8. Any other claim document as may be required by the Company</li> </ol> <p>Acceptance of photocopies – Since Surgi Cash Assure is a benefit policy, all medical records may be accepted in photocopies except in cases where genuineness is suspected.</p> <p><b>Personal Accident:</b></p>	<p>Loan Assure – Section 2- Surgi Cash Assure – Section 5.1</p>
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		<p>Death Claim (Submit the duly filled in claim form with the following documents)</p> <ul style="list-style-type: none"> <li>- Original Death Certificate.</li> <li>- Inquest report.</li> <li>- Accident report.</li> <li>- FIR/MLC copy.</li> <li>- Hospital records.</li> <li>- News Paper cuttings if any and any other relevant records.</li> <li>- Chemical Analysis Report if available.</li> <li>- English Translation of vernacular documents .</li> <li>- Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy or if the nominee is not alive at the time of claim.</li> <li>- Any other document as may be required by the Company.</li> </ul> <p><b>Disablement Claims</b></p> <ul style="list-style-type: none"> <li>• Duly completed claim form along with medical certificate forming part of claim form</li> <li>• Attending physician's certificate certifying extent of disability</li> <li>• First Information Report</li> <li>• Medical records pertaining to hospitalisation</li> <li>• Photographs of the insured exhibiting disability</li> <li>• Any other document sought by the Company</li> </ul> <p>Company. The claim documents should be sent to:</p> <p><b>Health Claims Department</b> M/s.Royal Sundaram General Insurance Co. Limited.,</p>	<p>Loan Assure – Section 3 – Personal Accident – Section 3</p>
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		<p>Corporate office: Vishranthi Melaram Towers, No. 2 / 319 Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.</p> <p>Claim documents may be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Toll Number 1860 425 0000</p> <ul style="list-style-type: none"> <li>a) Any medical practitioner or other agent of the Company shall be allowed to examine the Insured Person on sustaining any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company.</li> <li>b) In the event of a claim in respect of loss of sight, the Insured Person shall undergo at his own expense such operation or treatment as the Company may reasonably deem desirable.</li> <li>c) Such evidence as the Company may from time to time require shall be furnished and postmortem examination report if necessary be furnished within a period of fourteen days after demand in writing.</li> </ul> <p>Provided that all sums hereunder shall be payable.</p> <ul style="list-style-type: none"> <li>a) In case of death or permanent total disablement (except for loss of sight of one eye or loss of one limb), only after deleting by an endorsement, the name of the Insured Person in respect of whom such amount shall become payable without any refund of premium.</li> <li>b) In case of any permanent partial disablement and permanent total disablement (for loss of sight of one eye or loss of one limb) only after reduction of sum stated in the relevant section of the Schedule of the Certificate by an endorsement, by the amount admissible under the claim in respect of the Insured Person to whom, such sum shall become payable.</li> </ul>	
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		<p>c) All admissible claims under this policy shall be offered for settlement within 15 days from the receipt of last necessary document. Wherever settlement offer has been made and accepted by Insured Person/Nominee/Legal heir as the case may be, the company shall pay the offered claim amount within 7 days from the date of such acceptance, failing which the Company shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.</p> <p><b>Health &amp; Wellness</b> All claims must be made in accordance with the procedure set out in base product as well as details specified under Section D – Benefits covered</p>	Loan Assure – Section 4 – Health & Wellness – Section G
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>	
11	Grievances / Complaints	<p>We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned.</p> <p>Step 1 : Please raise a complaint with us through our Online form, and we would come back to you with a response in 2 business days.</p> <p>Step 2 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam,</p>	<p>Loan Assure – Section 1- Criti Assure – Section 6.1.18</p> <p>Loan Assure – Section 2- Surgi Cash Assure – Section 6.1.18</p> <p>Loan Assure – Section 3 – Personal</p>

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	<p>Chennai – 600097 Call us at 1860 425 0000 1860 258 0000 Drop us an email <a href="mailto:care@royalsundaram.in">care@royalsundaram.in</a></p> <p>Step 3: In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097 Senior Citizen Redressal : 9500413019 Grievance Redressal Officer : Mr. T M Shyamsunder, 9500413094 Drop us an email <a href="mailto:manager.care@royalsundaram.in">manager.care@royalsundaram.in</a> Senior Citizen can Write to us at <a href="mailto:seniorcitizengrievances@royalsundaram.in">seniorcitizengrievances@royalsundaram.in</a></p> <p>Step 4 : In case you are not satisfied with our online response or have not received any response in 2 business days, you may approach our office at the following address: Customer Services Team Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319 , Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> Click here to view Office of the Executive Council of Insurers Drop us an email <a href="mailto:head.cs@royalsundaram.in">head.cs@royalsundaram.in</a></p> <p>Step 5 : In case you are not satisfied with the decision/resolution of the Company, you may approach the IRDAI Grievance Call Center</p>	<p>Accident – Section 4.18</p> <p>Loan Assure – Section 4 – Health &amp; Wellness – Section G -Other terms and Clauses– Section 11</p>
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		<p>IRDAI Grievance Call Center Insurance Regulatory &amp; Development Authority of India United India Tower, 9th floor, 3-5-817/818 Basheerbagh, Hyderabad- 500 029. Contact Number: 040-66514888 Call us at 1860 425 0000 1860 258 0000 Drop us an email <a href="mailto:gro@royalsundaram.in">gro@royalsundaram.in</a></p> <p>Grievance may also be lodged at – Registration of Complaints in Bima Bharosa by Policyholders: Can directly register complaint in the Bima Bharosa Portal <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>Can send the complaint through Email to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a></p> <p>Can call Toll Free No. 155255 or 1800 4254 732.</p> <p>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 &amp; Grievance Redressal Department – Grievance Redressal Cell. Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032 Insurance is the subject matter of solicitation.</p>	
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12	Things to remember	<p>• <b>Free Look:</b> At the inception of the policy you 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 you have not made any claim during the free look period, you 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"> <li>- Are fund of the premium paid less stamp duty charges or;</li> <li>- 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;</li> <li>- Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.</li> </ul> <p><b>Cancellation</b></p> <p>Annual Policies</p> <p>You may terminate this Policy during the Policy Period by giving Us at least 7 days prior written notice. We shall cancel the Policy and refund proportionate premium for unexpired policy period, provided that no claim has been made under the Policy by or on behalf of any Insured Person.</p>	<p>Loan Assure – Section 1- Criti Assure – Section 6.1.14</p> <p>Loan Assure – Section 2- Surgi Cash Assure – Section 6.1.14</p> <p>Loan Assure – Section 3 – Personal Accident – Section 4.14</p> <p>Loan Assure – Section 4 – Health &amp; Wellness – Section G -Other terms and Clauses– Section 8</p> <p>Loan Assure – Section 1- Criti Assure – Section 6.1.3</p> <p>Loan Assure – Section 2- Surgi Cash</p>
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		<p>ii. Policy with tenure more than one year</p> <p>We shall 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> <p><b>Renewal (applicable only when mutually agreed)</b></p> <p>i. This insurance policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you. Wherever renewal is denied, due reasons shall be provided by us.</p> <p>ii. The Company shall not be bound to give notice that renewal premium is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer. Nothing herein or otherwise shall oblige the Company to offer renewal terms or restrict any renewal terms as to premium or otherwise. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company</p>	<p>Assure – Section 6.1.3</p> <p>Loan Assure – Section 3 – Personal Accident – Section 4.4</p> <p>Loan Assure – Section 4 – Health &amp; Wellness – Section G -Other terms and Clauses– Section 10</p> <p>Loan Assure – Section 4 – Health &amp; Wellness – Section G -Other terms and Clauses– Section 13</p>
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	<p>If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of insurance, the following Conditions shall apply (not withstanding any terms contrary elsewhere in the Policy)</p> <ol style="list-style-type: none"> <li>1. In case of monthly mode of premium payment, grace period of 15 days is allowed and would be given maximum two times in a policy period. In case of quarterly and half-yearly and yearly mode of premium payment, grace period will be allowed maximum only once for a period of 30 days for payment of the instalment premium due for the policy.</li> <li>2. If the premium is paid in instalments, coverage will still be available during the grace period.</li> <li>3. The Benefits provided under — “Waiting Periods”, “Specific Waiting Periods” Sections shall continue in the event of payment of premium within the stipulated grace Period.</li> <li>4. No interest will be charged if the instalment premium is not paid on due date.</li> <li>5. In case of instalment premium due not received within the grace period, the policy will get cancelled.</li> <li>6. In the event of a claim, all subsequent premium instalments shall immediately become due and payable. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.</li> <li>iv. The coverages, terms &amp; conditions and the premium are guaranteed till the expiry date shown in the policy. At renewal, the coverages, terms &amp; condition &amp; premium may change, in which case a 3 Months’ notice by Registered Post AD / Courier shall be sent to the Insured Person at his last known address as recorded in the policy</li> <li>v. The product / plan may be withdrawn at any time, by giving a notice of 3 months to the Proposer by Registered Post at the address recorded / updated in the policy. When the policy is withdrawn, the product /plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the Schedule/Certificate of Insurance of the policy.</li> <li>vi. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.</li> </ol>	
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		<p>vii. Renewal is not applicable when Health &amp; Wellness benefit is opted under Loan Assure base product.</p> <p>viii. Renewal are not applicable in respect of the Insured Person for whom, a claim has been admitted and as it is a one-time benefit during the lifetime of the Insured Person.</p>	
13	Your Obligations	<p>The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact relating to this insurance of the insured or non-cooperation by the insured by sending seven days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall not refund to the insured any portion of the premium.</p> <p>Or</p> <p>The Schedule of the Certificate may be cancelled at any time, by the Insured Person on 14 days notice in writing sent under Registered Post Acknowledgement Due. The Insured Person</p>	<p>Loan Assure – Section 1- Criti Assure – Section 6.1.3.2</p> <p>Loan Assure – Section 2- Surgi Cash Assure – Section 6.1.3.2</p>



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		shall be entitled to the return of premium less premium at Company's short period rates* for the period the Schedule of the Certificate has been in force.	<p>Loan Assure – Section 3 – Personal Accident – Section 4.4.2</p> <p>Loan Assure – Section 4 – Health &amp; Wellness – Section G -Other terms and Clauses– Section 9</p>
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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 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.



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