



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

Part II- Policy Document

Policy Terms and Conditions

B.1 Preamble

The Add-on policy can only be bought along with Base Policy either on policy issuance or on renewal and cannot be bought as standalone or as a separate policy.

This Policy is a contract of insurance issued by Royal Sundaram General Insurance Co. Limited (hereinafter called the 'Company') to the proposer mentioned in the schedule (hereinafter called the 'Insured') to cover the person(s) named in the schedule (hereinafter called the 'Insured Persons'). The policy is based on the statements and declaration provided in the Proposal Form by the proposer and is subject to receipt of the requisite premium.

B.2 Operative Clause

The insurance cover provided under this Policy to the Insured Person up to the Sum Insured is and shall be subject to (a) the terms and conditions of this Policy and (b) the receipt of premium, and (c) Disclosure to Information Norm (including by way of the Proposal form or Information Summary Sheet) for Yourself and on behalf of all persons to be insured. Please inform Us immediately of any change in the address, nature of job, state of health, or of any other changes affecting You or any Insured Person.

If any claim arising as a result of an Illness or Injury that occurred during the Policy Period becomes payable, then we shall pay the benefits in accordance with terms, conditions (including sub limits, Co-payment if any) and exclusions of the Policy subject to availability of Sum Insured and Cumulative Bonus (if any).

C Definitions

The terms defined below and at other junctures in the policy have the meanings ascribed to them wherever they appear in this Policy and, where, the context so requires, references to the singular include references to the plural; references to the male includes the female and references to any statutory enactment includes subsequent changes to the same.

C.1 Standard Definitions

All other DEFINITIONS as defined in "SECTION C: DEFINITIONS" in the opted base policy wordings will be applicable on Add-on cover.

C.2 Specific Definitions

All other DEFINITIONS as defined in "SECTION C: DEFINITIONS" in the opted base policy wordings will be applicable on Add-on cover.

Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

D Benefits Covered Under the Policy

This add-on cover will provide you the facility to reduce your pre-existing waiting period applicable on the base policy. This add-on cover shall always be subject to the sum insured,

Pre-Existing Disease Waiting Period Waiver Add-on Cover Policy Document

any sub-limit specified in Product Benefit Table, the terms, conditions, limitation and exclusions, co-pay (if any) mentioned in the Add-on Cover.

D.1 Pre-Existing Disease Waiting Period Waiver

- 1) By opting this add-on cover, we shall reduce the pre-existing waiting period available under the base product as opted by Insured Person from the date when this add-on cover is purchased.
- 2) The waiting period for pre-existing disease shall be applicable in the Base Policy shall be as specified in Part 1 of the Policy Schedule.
- 3) All the provision stated under **Excl01** of the base product will be modified as hereunder:
 - a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of reduced pre-existing waiting period, as opted by insured, of continuous coverage after the date of inception/renewal of the policy with us.
 - b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase as mentioned in policy schedule.
 - c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
 - d. Coverage under the policy after the expiry of revised waiting period for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.
- 4) This add-on cover can be purchased at the inception or renewal of the base policy only.
- 5) Once this add-on opted, then insured can't opt out from this add-on as standalone cover as it becomes an integral part of base policy.
- 6) This add-on cover will have to be availed for all insured person in the base policy.

D.2 Example of Waiting Period Waiver Add-on Cover in case of sum insured enhancement

Illustration: Ramesh has taken a base product having sum insured of 5 Lacs with 4 years of pre-existing waiting period along with waiting period modifier add-on cover that will reduce waiting period by 2 years. After 2 years he decided to enhance the sum insured of base product by 2 Lacs. Now the pre-existing waiting period applicability will be as follows:

Policy Year	Sum Insured of Base Policy	Pre-Existing Disease Waiting Period
1	5,00,000	2 Years on SI 5 Lacs
2	5,00,000	1 Year on SI 5 Lacs
3	7,00,000	Nil on SI 5 Lacs 2 Years on SI 2 Lacs

E Exclusions

All exclusions as mentioned in the base policy unless otherwise stated and covered in Section D of this Add-on policy wordings.



F General Terms & Clauses

F.1 Standard General Terms and Clauses

All standard general terms and clauses of base policy read with policy schedule will be applicable on Add-on cover.

F.2 Specific Terms and Clauses

All specific terms and clause of Base policy read with policy schedule will be applicable on Add-on cover.

G Other Terms and Conditions

G.1 Claim Procedure

All claims must be made in accordance with the procedure set out in base policy.

Annexure I

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.

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