

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

Room Rent Multiplier Add-on Cover

Base health insurance policies generally offers the no limit on their room rent while the insured gets hospitalized, due to the no limit of room rent coverage the overall sum insured majority get exhausted through room rent expenses instead of expenses incurred on main treatment. Hence, customer is not able to utilized his main sum insured towards the treatment.

- Therefore, Royal Sundaram General Insurance Co. Limited is presenting “**Room Rent Multiplier Add-on Cover**”. It will enable you to avail No restriction on room rent or ICU charges incurred towards the stay during Hospitalization and Share Accommodation Benefit. It ensures you premium remains a pocket friendly and sum insured will be used at right place.

➤ **Key Features of the Policy**

- No Capping on Room Rent- No restriction on room rent or ICU charges incurred towards the stay during Hospitalization
- Share Accommodation Benefit- We will pay a bystander allowance if Insured Person has occupied shared room accommodation during hospitalization.

A Benefits Covered Under the Policy

The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken during the Policy Period for an Illness, Accident or condition described below if this is contracted or sustained by an Insured Person during the 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 Room Rent Multiplier Add-on Cover:

By opting this add-on cover, the company will provide you the following benefits in addition to their base policy.

Benefits covered under Add-on Cover

A. No Capping on Room Rent

By opting for this add-on cover, no restriction shall be applicable on Room Rent charges or ICU charges incurred towards the stay during Hospitalization.

There shall be no proportional deduction applicable on Associate Medical Expenses.

B. Shared Accommodation Benefit

If We have accepted an Inpatient Care Hospitalization claim and the Insured Person has occupied a shared room accommodation during such Hospitalization. We will pay a bystander allowance amount as specified in the Policy Schedule for the Insured Person for each continuous and completed period of 24 hours of Hospitalization;

This benefit is subject to following conditions

There will be 2 days deductible applicable on each hospitalization claim and there will be no upper limit on number of days for this pay out.

- a. Any claim payable or paid under the bystander allowance shall result in the reduction of Sum insured of base product.
- b. This benefit is not payable if Insured Person is admitted in Intensive Care Unit(ICU).
- c. The Insured Person has been admitted in a Hospital for a minimum period of 48 hours continuously.
- d. This benefit will not be applicable where the sanction is on package rates.
- e. Allowance under this add-on will be as follows:

Sum Insured opted under Base Policy	Shared Accommodation Benefit
Up to 15L	Rs. 1,000/Day
Above 15L	Rs. 1,200/Day

B POLICY FEATURES

B.1 Age Eligibility

Adult: As per base policy
Child: As per base policy.

B.2 Cover Type

As per base policy.

B.3 Renewability

As per base policy

B.4 Policy Period Option

As per the base policy.

B.5 Premium Paying Term

As per the base policy.

B.6 Premium

Sum Insured opted under Base Policy	Shared Accommodation Benefit
Up to 15L	Rs. 1,000/Day
Above 15L	Rs. 1,200/Day

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 - 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 – 7228087400

Sr. Citizen can email us at : seniorcitizengrievances@royalsundaram.in - Senior Citizen Grievance Number - 7228933501 (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