

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 Add-on Cover 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 Add-on Cover

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.

D.1 ABCD Benefit

If insured Person has declared Asthma, High Blood Pressure, High Cholesterol (Hyperlipidemia) or Diabetes as Pre-existing Condition, then we will provide coverage for Hospitalization related to the Asthma, High Blood Pressure, High Cholesterol (Hyperlipidemia) or Diabetes during Pre-existing Disease Waiting period subject to the following terms and conditions-

- a. Insured must have declared Asthma, High Blood Pressure, High Cholesterol (Hyperlipidemia) or Diabetes as Pre-existing Condition at the time of buying this add-on cover.
- b. The coverage will be available after 30 days waiting period.
- c. This benefit is available for In-patient only.
- d. Acceptance of the proposal with these conditions will be subject to underwriting.

Important Terms and Conditions for this Benefit:

1. This Benefit is available only for Insured Members who are 18 years and above.
2. Health and Wellness Benefits will be complimentary for the customers who have declared Asthma, High Blood Pressure, High Cholesterol (Hyperlipidemia) or Diabetes as Pre-existing Condition.

For ease of understanding broad definitions of covered conditions under ABCD benefit are as below:

- **Asthma** is a Chronic condition that affect the lungs. The air passages in the lungs become narrow due to inflammation and tightening of the muscles around the small airways. When exposed to certain triggers results into cough, wheeze, shortness of breath and chest tightness.
- **Hypertension** is a chronic condition in which the long-term force of the blood against your artery walls is high. In simple terms also referred to as high blood pressure. It can lead to severe health complications and increase the risk of heart disease, stroke, and sometimes death.
- **High Cholesterol (Hyperlipidemia) Hyperlipidemia**, also known as dyslipidemia or high cholesterol, means there too many lipids (fats) in the blood. It's often a life-long condition and if neglected increases the risk of heart disease, heart attack, stroke, and other problems
- **Diabetes mellitus** is a group of metabolic disorders due to impaired insulin production, characterized by a high blood sugar level over a prolonged period of time. If left untreated, diabetes can cause many health complications include cardiovascular disease, stroke, chronic kidney disease, foot ulcers, damage to the nerves, damage to the eyes etc.

D.2 Health and Wellness Benefits

D.2.1 Health and Wellness App

Under this Health and Wellness App, you will have access to the following:

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- a. It will help you to track your physical activities such as walking, running, cycling, treadmill, swimming etc., synching 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.
- 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.
- c. On the basis of level of physical activity, Health and Wellness app will calculate the reward points and accumulated reward points can be redeemed only after renewal of the policy for following:
 - Discounts on Diagnostic tests within network of empaneled diagnostic centres
 - Discounts on OPD consultations on specified network
 - 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.
 - 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.
- 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.
- 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 synched 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.
- f. Criterion for Reward Points will be based on following:**
 - 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
 - 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.

Note: Criterion of Reward Points mentioned hereunder is not exhaustive but only indicative.

D.2.2 Teleconsultations (video consultations) – Insured member can avail 4 teleconsultations per quarter (3 months) of calendar year with General Physicians/ specialized doctors on the Health and Fitness app.

D.2.3 Virtual Health Coach - A virtual health professional (not chat bot) specialized in the area of diet & 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 activity running, jogging, gymnasium, treadmill, cross-trainer and other physical activities/exercise.

D.2.4 Important Terms and conditions of Health and Wellness Benefits:

1. This benefits are available only for Insured Members who are 18 years and above.
2. This benefit is available to all Insured Persons either to Adult or Children more than 18 years in the Floater Policy.

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

Council for Insurance Ombudsmen

The contact details of **Insurance Ombudsman Office** details are as below:

<https://www.cioins.co.in/ContactUs>

Contact details:

Council for Insurance Ombudsmen

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