

Customer Information Sheet

COVID SECURE

Sl. No	TITLE	DESCRIPTION	Refer to policy clause number
1.	Product Name	COVID SECURE	
2.	What Am I Covered for	Coverage for Insured Person who is contracted and diagnosed positive with Corona virus diseases i.e. COVID <XX> requiring Hospitalisation or quarantine (including Home quarantine) in India	4. A to 4. F
3.	What are the Major exclusions in the policy	Following is a list of the policy exclusions. Please refer to policy document for further details.	
		1. If there is no In-patient Hospitalisation or quarantine (including Home, Institutional or government quarantine) in India. Any quarantine which is not certified by any competent Authority as mentioned under definition 3.25 of policy wording will not be considered.	6.1
		2. For Any Illness, sickness or disease other than Coronavirus.	6.2
		3. Any claim with respect to Coronavirus contracted or manifested or the onset of diseases or where the insured has tested positive for corona virus is prior to Commencement date of this policy or during the initial waiting period of 30 days.	6.3
		4. Coverage in respect of foreign nationals who are working in India. This exclusion shall however not be applicable in respect of OCI (Overseas Citizenship of India) cardholders working in India.	6.4
		5. Old form of Corona virus such as a) Human coronavirus OC43 (HCoV-OC43), β -CoV b) Human coronavirus HKU1 (HCoV-HKU1), β -CoV c) Human coronavirus 229E (HCoV-229E), α -CoV d) Human coronavirus NL63 (HCoV-NL63), α -CoV e) Middle East respiratory syndrome-related coronavirus (MERS-CoV), β -CoV f) Severe acute respiratory syndrome coronavirus (SARS-CoV), β -CoV	6.5



4	Waiting period	Initial waiting period of 30 days	5.1						
5	Payment basis	Lumpsum basis on diagnosis of covered event (Reimbursement)	4						
6	Loss sharing	Cost sharing not applicable for this policy	Not applicable						
7	Renewal Conditions	1. Insurance under this policy shall cease to exist for said Policy year upon payment of lump-sum amount. 2. There will be a grace period of 30 days for renewal of the policy. 3. This policy is offered on a pilot basis. Therefore, renewal under this policy shall be up to the time the pilot product is offered. 4. The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.	4C. 8.13 8.13 8.13						
8	Renewal Benefits	Not applicable	Not applicable						
9	Cancellation	a. The Insured may cancel this Policy by giving 15 days written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed in the policy terms and conditions. b. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice.	8.9(a) and 8.9(b)						
10	Claims	For Reimbursement of Claim: The insured person may submit the necessary documents in Company's website or by email or physical copies to Company on below address within the prescribed time limit as specified hereunder. Health Claims Department M/s. Royal Sundaram General Insurance Co. Limited Corporate office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097. <table><tr><td>Sl. No</td><td>Type Of Claim</td><td>Prescribed Time limit</td></tr><tr><td></td><td></td><td></td></tr></table>	Sl. No	Type Of Claim	Prescribed Time limit				7.
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		1	Reimbursement of Fixed Benefit	Within 15 days from the date of notification of the claim	
		For details on claim procedure please refer the policy document.			
11	Policy Servicing	Insurer to provide the details of company officials.			
	Grievances/ Complaints	Details of Grievance redressal officer - kindly refer the link https://www.royalsundaram.in/customer-services/grievance-redressal-procedure (or) http://www.ecoi.co.in/ombudsman.html b. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/			9
12	Insured's Rights	a. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception.			8.15
		b. Renewability (except on certain specific grounds) subject to the continuity of Pilot Product			8.13
		c. Migration			Not applicable
		d. Portability			Not applicable
		e. Change in SI during the Policy term is not allowed, and it is only allowed at the time of renewal. Customer services no :18604250000			8.20
		f. Turn Around Time (TAT) for settlement of Reimbursement Reimbursement – 5 days from the date of receipt of all requisite documents.			7
		Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.			
13	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.			