

CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

S.NO	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1.	Product Name	DIVYANG PLUS, ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	
2.	What I am covered for	<ul style="list-style-type: none"> a) Hospitalization expenses — Expenses incurred on hospitalization for a minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post-hospitalization expenses for a period of 60 days. Time limit of 24 hrs shall not apply in respect of Day Care Treatment. b) AYUSH Coverage — Expenses incurred on hospitalization under AYUSH Treatment. c) Expenses incurred for treatment of cataract. d) Expenses incurred on hospitalisation for Modern Treatment listed procedures. e) Expenses on road Ambulance are subject to a maximum of IRS. 2000/per hospitalization. f) HIV/AIDS cash benefit- Rs.500/ day hospital daily cash benefit for maximum 30days, Qualifying criteria: 48 hrs of hospitalization 	Section 4
3.	What are the major exclusions in the policy	<p>Following is a partial list of the policy exclusions, please refer to the policy document for the complete list of exclusions:</p> <ul style="list-style-type: none"> a. Admission primarily for investigation & evaluation b. Admission primarily for rest Cure, rehabilitation, and respite care c. Expenses related to the surgical treatment of obesity that does not fulfil certain conditions d. Change of Gender treatments e. Expenses for cosmetic or plastic surgery expenses related to any treatment necessitated due to participation in hazardous or adventure sports 	Section 8
4.	Waiting period	<ul style="list-style-type: none"> a. Pre-Existing Diseases (other than pre-existing HIV/AIDS and Disability) will be covered after a waiting period of forty-eight (48) months of continuous coverage. b. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident c. Expenses related to the treatment of Pre-existing Disability covered after 24 months of continuous coverage from date of commencement of policy. d. Specified surgeries/ treatments/ diseases are covered after a specific waiting period of 24 months Specified surgeries/ treatments/ diseases are covered after a specific waiting period of 48 months 	Section 5
5.	Payment basis	Payment on an indemnity basis (Cashless/ Reimbursement) and Benefit basis	Section 10

6.	Loss Sharing	<p>In case of a claim, this policy requires you to share the following costs:</p> <ul style="list-style-type: none"> a) Expenses exceeding the following sub-limits: <ul style="list-style-type: none"> i. Room Charges (Hospitalization): <ul style="list-style-type: none"> Room Rent— Up to maximum of 1% of SI, per day ICU charges— Up to maximum of 2 % of SI per day b) Cataract — up to Rs. 40,000/- per each eye in one policy year c) Modern treatment methods and Advancements in technology: Up to 50% of the Sum Insured. d) AYUSH Treatment expenses covered up to 50% of Sum insured e) Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalisation. f) Each and every claim under the Policy shall be subject to a Co-payment of 20% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. This co-payment can be waived off by paying an additional premium. 	Section 4									
7.	Renewal Conditions	<p>The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, or 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 For details on the renewal please refer to the policy document.</p>	Section 9.1.10									
8.	Cancellation	<ul style="list-style-type: none"> a. The Insured may cancel this Policy by giving 15 days' written notice and in such an event, the Company shall refund the 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, or fraud by the Insured Person by giving 15 days written notice 	Section 9.1.7									
9.	Claims	<ul style="list-style-type: none"> a. For Cashless Service: royalsundaram.in/health-insurance b. For Reimbursement of claims: For reimbursement of claims the insured person may submit the necessary documents to the Company within the prescribed time limit as specified hereunder. <table border="1" data-bbox="373 1294 1209 1615"> <thead> <tr> <th data-bbox="373 1294 448 1357">S.No</th> <th data-bbox="448 1294 847 1357">Type of Claim</th> <th data-bbox="847 1294 1209 1357">Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td data-bbox="373 1357 448 1485">1</td> <td data-bbox="448 1357 847 1485">Reimbursement of hospitalization, day care and pre-hospitalization expenses</td> <td data-bbox="847 1357 1209 1485">Within thirty days of the date of discharge from the hospital</td> </tr> <tr> <td data-bbox="373 1485 448 1615">2</td> <td data-bbox="448 1485 847 1615">Reimbursement of post hospitalization expenses</td> <td data-bbox="847 1485 1209 1615">Within fifteen days from completion of post hospitalization treatment</td> </tr> </tbody> </table> <p>For details on the claim procedure please refer to the policy document.</p>	S.No	Type of Claim	Prescribed Time limit	1	Reimbursement of hospitalization, day care and pre-hospitalization expenses	Within thirty days of the date of discharge from the hospital	2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	Section 10
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1	Reimbursement of hospitalization, day care and pre-hospitalization expenses	Within thirty days of the date of discharge from the hospital										
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10.	Policy Servicing	E-mail: customer.services@royalsundaram.in										
11.	Grievances/ Complaints	<ul style="list-style-type: none"> a. Details of Grievance redressal officer, Name: Mr. T M Shyamsunder Email: TM.Shyamsunder@royalsundaram.in Sr. Citizen can email us at : seniorcitizengrievances@royalsundaram.in b. IRDAI Integrated Grievance Management System -https://igms.irda.gov.in/ c. Insurance Ombudsman — The contact details of the Insurance Ombudsman offices have been provided as Annexure-I of the Policy document 	Section 9.1.15									

12.	Insured's Rights	<ul style="list-style-type: none"> a. Free Look Period of 15 days from the date of receipt of the policy shall be applicable at the inception b. Lifelong renewability (except on certain specific grounds) c. Right to migrate from one product to another product of the company only due to withdrawal of this product. d. Customer Service Cell: customer.services@royalsundaram.in e. Right to port from one company to another company in to the same product: f. Change in SI during the policy term or at the time of renewal g. Norms on TAT for Pre-Auth and Settlement of reimbursement 	Section 9
13.	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in the claim not being paid.	