CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl No.	TITLE	DESCRIPTION	Refer to policy clause number
1.	Name of Insurance Product / Policy	Group Bharat Yatra Suraksha, Royal Sundaram General Insurance Co. Limited	
2.	Policy Number	XXXX	
3.	Type of Insurance Product / Policy	Travel	
4.	Sum Insured (Basis) (Along with amount)	Individual Sum Insured – Rs.________	
5.	Policy Coverage (What the policy covers?)	Hospitalization Expenses due to Accident including expenses for emergency medical evacuation Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD) Repatriation Of Mortal Remains Automatic trip extension Optional Benefits : Compassionate Allowance Missed Flight Connection Loss Of Checked-in Baggage (applicable only for air travel) Trip Delay (applicable only for air travel) (beyond 3 hour) Carrier Cancellation (applicable only for air travel)	Group Bharat Yatra Suraksha Section- 1

UIN: RSATGDP22114V012122

		Trip Cancellation &Interruption	
6.	Exclusions (What the Policy does not cover)	COMMON EXCLUSIONS APPLICABLE TO ALL SECTIONS (Including Optional Benefits) In additions to the Exclusions specified under each section, the following exclusions are applicable to all Sections including Optional Benefits. 1. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds. 2. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person a. from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide; b. whilst under the influence of intoxicating liquor or drugsor other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication. c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. d. arising or resulting from the Insured Person committing any breach of law with criminal intent. 3. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from: a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-	Exclusions - E

		sustaining process of nuclear fission) of nuclear fuel. b. Nuclear weapons material c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. d. Nuclear, chemical and biological terrorism 4. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law. 5. If the insured is aware of any circumstances that could reasonably be expected to give rise to a claim. 6. Liability arising out of suicide, attempted suicide or wilful self inflicted injury or illness, anxiety, stress or depression, venereal disease except HIV/AIDS, alcoholism, drunkenness or the use/abuse of drugs. 7. Liability arising out of from the Insured person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight. 8. Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance, except relating to Section 10: Trip Delay. 9. Claims increased by the Insured Person’s own act or omission. 10. Liability arising out of accidents to the journey through two wheeled motorised vehicles. 11. Liability arising out of journey by the Insured Person through one's own motor vehicle. 12. Liability arising out of journey where the Insured Person is driving the common carrier. 13. Liability arising out of Insured engaging in any	

		criminal or illegal act. 14. Deliberate exposure to exceptional danger (except in an attempt to save human life). 15. Liability arising out of any loss or damage due to insured being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed. 16. No claim will be paid in respect of expenses for treatment, which could reasonably be delayed until the Insured Person’s return to City of Residence. The question of what can or what cannot be reasonably delayed will be decided by the independent Medical Practitioner. 17. No claim in respect of cosmetic surgery will be paid, unless such cosmetic surgery is rendered necessary as a result of a covered accident. 18. No claims will be paid in respect of routine physical examination or any other examination where there is no objective indication of impairment of normal health. 19. The insurance will not cover pregnancy of the Insured Person including resulting childbirth, miscarriage, abortion or complication of any of these except of complications in pregnancy arose due to accident to the Insured during the period of Insurance. 20. Any hospital admission or routine examination for investigative/ diagnostic purpose. 21. Any costs incurred on spectacles, contact lenses, hearing aids, corrective and cosmetic dental surgeries. 22. Any treatment related to alcoholism or drug dependency. 23. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion. 24. Act of Terrorism by the Insured or which is abetted by the Insured in any manner.	

		25.Participation in any hazardous activities.	
7.	Waiting period	There is no initial waiting period under standard domestic travel insurance policy.	
8.	Financial limits of coverage i.Sub-limit ii.Co-payment iii.Deductible iv. Any other limit	The policy will pay only up to the limits specified hereunder for the following diseases/procedures: Not applicable Not applicable. Not applicable. Not applicable	
9.	Claims/Claims Procedure	**CLAIM PROCEDURE** : Procedure for Cashless claims: (applicable only to Section-1: Hospitalization cover) (i) Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized Third Party Administrator (TPA). (ii) Cashless request form available with the network provider or Third Party Administrator (TPA) shall be completed and sent to the Company/TPA. (iii) The Company/ Third Party Administrator (TPA) upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification. (iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses. (v) The Company or Third Party Administrator (TPA) reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant details. (vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor’s advice and submit the claim documents to the Company / Third Party Administrator (TPA) for	Group Bharat Yatra Suraksha section : F.1

		reimbursement Procedure for reimbursement of claims For reimbursement of claims, the insured person shall submit the necessary documents to the insurer within thirty days of date of discharge from hospital. **Notification of Claim**: Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening. i. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death. ii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital. Note: The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case. Documents to be submitted: Basic documents required for all claims include a) Duly completed claim form b) Photo Identity Proof of the insured person c) Any other relevant document required by the Company for assessment of the claim d) NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque e) KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines	
10.	Policy Servicing	Call Center number of the insurer: 1860 258 0000 / 1860 425 0000 Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer	Group Bharat Yatra Suraksha Section : E.1.17

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<tr><td>11.</td><td>Grievances / Complaints</td><td>Grievances :

We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned.

Step 1: Raise a Complaint
Please raise your concern with us through our Online form / Call us at: 1860 425 0000 / 1860 258 0000 / mail us at care@royalsundaram.in &

write us at
Customer Services Team
Royal Sundaram General Insurance Co. Limited
Vishranthi Melaram Towers
No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097

Senior Citizen can mail us at:
seniorcitizengrievances@royalsundaram.in

We will acknowledge your grievance immediately and provide a resolution.

Step 2: Escalation 1

If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: manager.care@royalsundaram.in

Step 3: Escalation 2

If you feel your grievance has not been resolved satisfactorily, you may escalate further to: head.cs@royalsundaram.in

Step 4: Escalation to Grievance Redressal Officer - Final Internal Escalation

If you need further resolution, you may escalate it to:

Grievance Redressal Officer: Mr. T M Shyamsunder, 9500413094
Senior Citizen Redressal: 9500413019
Email: gro@royalsundaram.in</td><td>Group Bharat Yatra Suraksha E.1.18</td></tr>
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		For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in. If you are not satisfied with the Redressal of grievance through above methods, you 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 can be accessed at -** https://www.cioins.co.in/Ombudsman	
12.	Things to remember	**Cancellation :** Before commencement of Journey: Applicable for Plan-A & B- Journey through Taxi and Bus - Policy must be cancelled atleast 1 hour before the journey. Applicable for Plan C- Coverage for Train Travel & Plan- D- Air Travel: Policy must be cancelled atleast 3 hours before the commencement of Journey. Applicable for Plan E- Domestic Trip: The policy must be cancelled atleast 3 days before the commencement of Period of Insurance. After commencement of Journey: Applicable for Plans- A, B, C & D: The policy can't be cancelled after the commencement of insured journey. Applicable for Plans- E: Domestic Trip with tenure of less than or equal to 7 days): policy can't be cancelled after the commencement of Insured Trip. Applicable for Plans- E: Domestic Trip with tenure of more than 7 days): Such policies can be cancelled even after the commencement of Insured. Renewal of the Policy: As it is a travel insurance policy providing coverage only for the travel through Insured Journey/Trip, this policy can't be renewed.	Group Bharat Yatra Suraksha Section : E.1.7
		Renewal of the Policy: As it is a travel insurance policy providing coverage only for the travel through Insured Journey/Trip, this policy can't be renewed	Group Bharat Yatra Suraksha Section : E.1.14
13.	Your Obligations	Multiple policies (Applicable to covers which offer fixed benefits) In case of multiple policies which provide fixed	Group Bharat Yatra Suraksha Section : E.1.6

		benefits, on the occurrence of the Insured event in accordance with the terms and conditions of the policies, the insurer shall make the claim payments independent of payments received under other similar policies.	

Declaration by the policy holder:

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policy Holder)

Note:

Insurer shall provide weblink where the product related documents including the Customer Information Sheet are available on the website of the insurer.

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Insurer to take confirmation of the policyholder regarding receiving the Customer Information Sheet.